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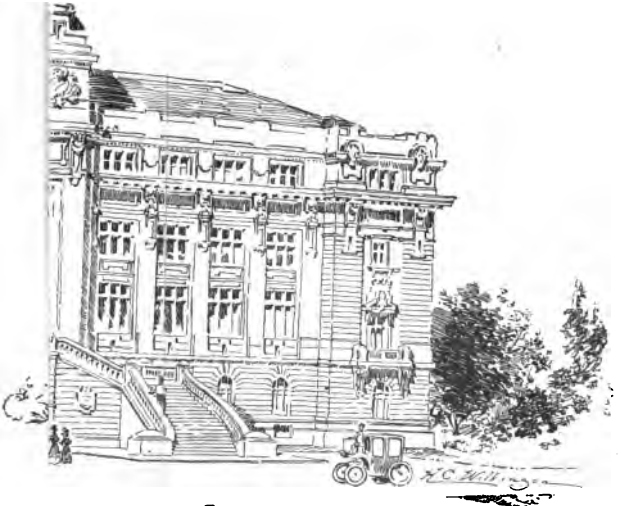

THE WORLD A DEPARTMENT STORE

A STORY OF LIFE UNDER A COÖPERATIVE SYSTEM

BY

BRADFORD PECK

WITH ILLUSTRATIONS BY

HARRY C. WILKINSON

BRADFORD PECK
LEWISTON, MAINE
BOSTON: 564 WASHINGTON STREET

HARVARD UNIVERSITY

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DEDICATED

TO

SUFFERING TOILERS IN ALL WALKS
OF LIFE

I OFFER this book to the thinking public as my humble contribution toward some solution of the great evils which, in my thirty-five years of business experience, I have noticed in our present system of life.

It is not offered as a full-fledged system, but in the hope that the Coöperative Association of America, in a feasible way, may evolve by continued growth from its present small beginning in the city of Lewiston, Me.

It is not intended as a literary effort, but as a word from one business man to others who know the cares of business life, and written so a youth could understand it.

THE AUTHOR.

LEWISTON, ME., October 3, 1900.

PREFACE AND PROSPECTUS

FOR THE

COÖPERATIVE ASSOCIATION OF AMERICA

ORGANIZED JANUARY, 1900, LEWISTON, ME.

COMPETITION, MONOPOLY, COÖPERATION — WHICH?

ARE YOU SATISFIED?

FOR nineteen centuries men have been looking for the fulfillment of the message, "Peace on earth, good will among men."

In commercial and industrial circles, we have seen the burdens imposed upon humanity by our systems of doing business. Instead of the Golden Rule, the law of supply and demand has been our guide, and selfishness the actuating motive with the majority.

Abraham Lincoln, our national prophet, foresaw our present condition when he said, in 1865: "I see in the near future a crisis approaching that unnerves me, and causes me to tremble for the safety of my country. As a result of the war, corporations have been enthroned, and an era of corruption in high places will follow; and the money power of the country will endeavor to prolong its reign by working on the prejudices of the people, until all wealth

is aggregated in a few hands, and the republic is destroyed. I affirm it as my conviction that class laws, placing capital over labor, are more dangerous to the republic at this hour than was chattel slavery in the days of its haughtiest supremacy. I feel at this moment more anxiety for the safety of my country than ever before, even in the midst of war."

When Egypt went down, two per cent of her population owned ninety-seven per cent of her wealth.

When Babylon went down, two per cent owned all the wealth.

When Persia went down, one per cent of her population owned the land.

When Rome went down, 1800 men owned all the known world.

There are about 40,000,000 people in England, Ireland, and Wales, and 100,000 people own all the land in the United Kingdom.

For the past twenty years the United States has rapidly followed in the steps of these old nations.

Edward Bellamy, Henry George, Rev. C. M. Sheldon, and others have suggested methods to improve the condition of society.

It has remained for Mr. Bradford Peck, of Lewiston, Me., to organize a Social and Industrial Revolution.

It is intended to unite producer and consumer,

through mill, farm, supply store, etc., into one combination, eliminating all waste and loss of energy, and for the benefit of all. Every department of life finds its place in his coöperative scheme.

Mr. Peck, the writer of the book and organizer of the combination, is no visionist, but a practical business man of thirty-five years' standing, president of the B. Peck Co., of Lewiston, Me., the largest department store in New England, outside of Boston, and vice-president of the Joliet Dry Goods Co., Joliet, Ill. His ideas are the result of close study and practical experience in human affairs, and have evolved from his belief that the "conservation of energy" is the keynote to the business life of the future.

Every humanitarian Christian will be interested in the solution of the gospel applied to the present life, and will be glad to further a movement already begun by practical business men, who are seeking safety for themselves from the ever-increasing cares and perplexities of our complex business life, as well as desiring to benefit humanity as a whole.

Rev. Chas. E. Lund.

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manly countenance, having blue eyes and light curly hair. Both of these young men were endowed with abilities that had placed them in positions of responsibility above many of their associates.

Their apartments consisted of a large parlor, fronting the avenue, with bow windows on the front and side. This room was luxuriously furnished. Back of the parlor was a dressing-room. Opening from the dressing-room was a bath-room, and in the rear of these rooms opened a large sleeping-room, containing two beds. These apartments were like hundreds of similar apartments to be found scattered throughout the co-operative city, and were so constructed that all sleeping and living rooms were provided with proper ventilation, letting in plenty of sunlight.

Each of our young companions had purchased a copy of the evening edition of the "Daily American," the one news sheet published by the Coöperative Association. The plan of this paper will be explained to our readers further on.

Harry now spoke of a subject that had been a topic of intense interest to every inhabitant for more than twenty-five years. The date of the opening of our story was early spring, April 7th, 1925. The coöperative city of Maine had been built during these twenty-five years. It seems that at the close of the year 1899 a man in mid-

dle life had fallen into a sleeping trance, and in this condition was now lying at one of the hospital home buildings. His name was Percy Brantford.

The story told by his wife and daughter, afterward deceased, records the following tale. It seems that Mr. Brantford, who was then about forty-eight years of age, was a small local merchant in the dry goods business. For several years prior to his trouble, competition, together with losses arising from the reduced financial condition of his patrons, many of whom were indebted to him, had proven such a strain on his nervous system that he was unable to sleep nights. Finally it became absolutely necessary that he should have some relief. His physician prescribed sleeping powders, which he had taken. On December 31st, 1899, after an unusually hard day of worry over collections and payments, he came home later than usual and took a double dose of these powders, which was the cause of his present unconscious state. He had been removed from his home after the death of his family, and now lay in a private room of one of the home buildings connected with the Coöperative Association. He was constantly attended day and night by appointed nurses.

It might be well to call the attention of our readers to the facts leading up to this man's troubles. All of you who are engaged in busi-

ness, know how unsatisfactory times then were. Commencing with the year 1892, gigantic individual trusts and combinations were formed for the purpose of gaining control of certain products, so that it gradually became impossible for the smaller individual to compete with them; likewise the ordinary laboring people were kept down by the management of these great organizations, so that thousands of employees received salaries that were insufficient to supply them with the bare necessities of life. Again, many vocations were looked upon as too degrading for young men and women to enter.

Early in the year 1901 there was formed a combination, or trust, known to-day as the Co-operative Association of America. This trust, unlike any of the private individual trusts heretofore organized, was a TRUST that meant life and liberty for all its members. It was founded on the principles of the teachings of Jesus Christ. Its aim was to re-create the cities, towns, and villages, making the twentieth century the period of beginning a system of life under co-operation whereby it was possible to practice Christianity by creating "Thy will on earth as it is in heaven."

Competition had become so strong that time and money were wasted, — immense sums were spent for advertising. Our hillsides were made hideous with advertisements of all sorts of patent

wares, gold cure, and other washout remedies. People were tempted to purchase hundreds of articles that were absolutely worthless, and individual merchandise was branded as superior to all others.

For nineteen hundred years people had attended churches, listening to sermons about a far-off heaven which never came. Each Sunday these churches were attended by large congregations of people. Many women went to display their beautiful gowns and bonnets. Some men went for relaxation from weekly cares and worldly burdens, while others went to be comforted with something they could not see nor understand. Each church denomination had a different creed, which caused people to differ in their ideas as to when and how the place called heaven might be reached. Notwithstanding all the creeds and all the preaching, the system of life up to the twentieth century had made it utterly impossible for any one to live a true Christian existence. Gold had been and was their god. Men went out on Monday, after attending church services with long prayers on Sunday, with only one idea, — to make money. Many merchants continually advertised their wares at half price or less. Whenever a firm failed, whether fraudulently or otherwise, even Christian people hurried to procure the fruits that might be obtained from the consequent assignee sales.

Business houses employed special buyers for the purpose of looking for poor unfortunates that they might relieve them of their merchandise and troubles, at fifty cents on the dollar, or less. Manufacturers oftentimes found themselves with an over-production, which they were obliged to sell through auction houses, thus causing further reductions along all lines, making it harder and harder for the unfortunate employees. Conditions grew from bad to worse until the large individual concerns were compelled, for self-protection, to form themselves into trusts and combines.

When the Coöperative Association of America was first organized, it was laughed at, and the people pooh-poohed, giving as their reason, "Men will never give up their selfish ambitions." It was not long before a change came over the minds of hundreds and thousands of these former doubters. They had made no study into the system of coöperation and had misinterpreted the word selfishness. Every one with intelligence studies best their own welfare when they have surrounded themselves with every possible safeguard. Was it for any personal love for each other that scores of large business houses coöperated in a combination for the purpose of ridding themselves of competition? Not at all. It was done purely from a motive of self-preservation. They forgot, however, that they had only covered

the individual. No combination or trust was safe or secure until it embraced every root and every branch of industrial and home life.

But to return to our story. Our two companions having returned from their afternoon's business duties, the clock on the mantel now struck five. Hours of labor in all departments of co-operative life had been shortened. Our friends, leaving their respective places of business at four o'clock, had come to their apartments with the intention of dressing as usual before going out to dine.

HE HAS COME TO LIFE! Our companions, opening their paper, read the above headline, and knew that there was but one being to whom this heading could refer.

It stated that at two o'clock that afternoon one of the attendants who had arranged the pillows of Mr. Brantford's bed noticed a movement of his right eyelid. She immediately touched the electric button connecting with the physicians' room. There was a quick response, for this was the hour when the physicians met for consultation. Dr. Sumner, Dr. Hunter, Dr. Gross, and Dr. Stevens immediately appeared in the doorway, and the attendant requested them to look at the patient. As they approached the bed on which Mr. Brantford lay there was a motion of both eyelids. The attendant brought a bottle of smelling-salts, which was applied to the nos-

trils of Mr. Brantford. He immediately opened his eyes and asked what time it was. Dr. Sumner, being the nearest to him, told him not to exert himself, cautioning him to keep quiet. Mr. Brantford then wanted to know what was the matter, and asked if it was not late in the day. "I ought to be at my store, as I have many matters of importance needing my attention." The physicians smiled, as this was an expression unknown to them. Dr. Sumner again cautioned him to keep quiet, telling Mr. Brantford that he had been ill for a long time.

"Ill!" said Mr. Brantford. "Why, I went to bed last night, and I remember, owing to the great strain brought on by the care of my business, I had for several nights taken sleeping-powders which my physician had prescribed. Before retiring last night I remember taking a double dose of these powders. But," he exclaimed, "where am I?" as he began to realize that the room looked strange to him.

Dr. Gross entered the room with a glass of wine, which he handed to Mr. Brantford, inviting him to drink. The wine still further revived him. The attendant was now instructed to go and have a light meal prepared.

Mr. Brantford began to rise, and expressed a desire to dress. The physicians, examining him and finding his temperature and pulse normal, granted his request. Clothing was immediately

procured, and Mr. Brantford allowed to dress himself. Food was now brought in by the attendant, and he partook of the same sparingly. Mr. Brantford now stated that he must go immediately to his place of business. The physicians were again amused at his anxiety in regard to his affairs, and Dr. Sumner asked on what avenue or street his business was located.

"Avenues?" asked Mr. Brantford. "There are no avenues in the business section of our city."

Rising from his chair and going to the window, he there beheld to his astonishment a beautiful city stretched out before him. A great change came over the expression of his countenance. Looking now at the physicians and then again out of the window, he finally asked: "Where am I, and who are you, gentlemen?" Dr. Sumner now introduced him to the other physicians and told him their profession, adding, "Do not be alarmed, Mr. Brantford, all things shall be made clear to you in good time."

The physicians were all men under thirty years of age, so they personally knew but little of the methods existing in business during the period of Mr. Brantford's life. Dr. Sumner now told Mr. Brantford that he was in his native city, that vast changes had taken place since he had retired to sleep on that night more than twenty-five years ago.

Mr. Brantford anxiously desired to know what was the day and year. Dr. Sumner explained that this was the afternoon of April 7th, 1925, also informing Mr. Brantford that he had retired to sleep on the last day of the year 1899, and the city had, in the meantime, been entirely changed, making it utterly impossible for Mr. Brantford to find any feature that would cause him to recognize it as the city in which he had formerly resided as a citizen.

Said Dr. Sumner: "Your awakening will open a new life to you, Mr. Brantford. It will also, no doubt, give the people of our city an opportunity to hear many interesting comparisons as the new methods of living are opened up to you and you see the vast changes which have taken place in all departments of life."

Mr. Brantford finished his light meal and was asked by the physician how he felt. "Why," said Mr. Brantford, "I feel like a young man; I don't know that I ever felt better in all my life."

Again the physicians examined Mr. Brantford's pulse, and looking him over very carefully pronounced him perfectly well.

Mr. Brantford, going to one of the windows, asked in what section of the city these buildings were located. Dr. Sumner told him that the buildings were located quite a little way out from the old city, which he had formerly known.

The elevation on which these buildings stood made it possible to view from the windows a large part of this the most beautiful city in all the world. Mr. Brantford now desired to know of his family. The physicians gently told him of the decease of his wife and daughter, which had occurred some ten years prior to the opening of our story, also telling him that since that time he had remained an occupant of the room he was now in. Mr. Brantford desired to know more of the changes that had taken place. "In good time, Mr. Brantford, you shall know everything relating to these changes," said Dr. Sumner.

Our readers are familiar with incidents wherein people had been known to retire for a night's rest and, not awakening the next morning, had slept on for days and sometimes weeks. Mr. Brantford's case was of a similar nature, excepting that he had slept for years instead of days.

After further questioning Mr. Brantford regarding his mental and physical condition, the physicians held a private consultation. It was decided that Dr. Sumner should telephone one of the vice-presidents of the Coöperative Association and consult with him in relation to receiving Mr. Brantford.

Dr. Sumner rang up Mr. Henry Mathew, chief of the treasury department, who also served as one of the vice-presidents of the Coöperative

Association of America. After consultation over the wire, it was agreed that Dr. Sumner should arrange with the new public restaurant, but recently opened, to reserve a banquet-room for a party of seventy-five guests, the banquet to be served at eight o'clock that evening. Dr. Sumner was instructed to send invitations to the various chiefs of the different departments of the Association, limiting the number of guests to seventy-five.

"What do you think of it, Harry?" asked George, as they laid their papers aside.

"It is wonderful," replied Harry, "but wait, we must secure, if possible, an invitation to that banquet," and stepping to the telephone he rang up Dr. Sumner, and was fortunate in finding him at the other end of the line. Speaking to the doctor over the wire, he informed him that it was George Wilkinson and Harry Childs, and told him they had just finished reading the news of the marvelous recovery of Mr. Brantford, and very much desired to be among those to welcome him at the banquet to be held that evening. Dr. Sumner instructed them to be at the parlors on the second floor of the new restaurant building at seven o'clock, when he would see what arrangements could be made.

CHAPTER II

It was nearly seven o'clock when our two companions, Harry and George, were seen approaching the public restaurant building, located a few blocks away from the treasury department building, both of recent construction. It will be interesting for the reader to study the illustration, which gives in some detail the outline of this beautiful restaurant building. During the past twenty-five years vast changes had taken place in all methods of living. Economy had become the watchword in domestic science, as in all other departments.

Nothing was done by the Coöperative Association of America unless approved as being of the highest order of perfection. Cooking in the homes had long since been given up. One could either order meals from the nearest restaurant building, where all foods were prepared by capable *chefs* educated in this branch, or by direct patronage. As a rule, people enjoyed the walk of a few blocks before breakfast, which created a better appetite. Other pleasures enjoyed are the meeting of friends at the different tables, with social talk and exchange of pleasant

greetings. The new structure was mu
same as all the public restaurant buildi
the Association, fronting on three stre
shown by the illustration, with a grand apl
in the centre of the building. When you
the main hall you are immediately imp
with the magnificence of the interior arr
ments. Like all work done by the Associ
beauty and harmony here prevail in every
line and detail.

Opening up through the centre of the b
ing was a rotunda, where, on the second fl
was located a music stand beautifully decora
with artistic designs blending with the gen
decoration of the entire building. Under
music stand, on the main floor, was a founta
with a large basin containing water, in whi
fish swam about. Also plants were to be se
on all sides in glorious profusion. Visito
could tarry here and enjoy the magnificence
this grand and noble structure. The buildin
itself has a frontage of some three hundred feet
and as one passes into the wide entrance, open
ing to the right and left on each floor are par-
lors and reception rooms, also toilet rooms for
the use of patrons and guests.

In the rear of these rooms, on both sides of
the first and second floors, are large general
dining-rooms. On the first floor, service not
being quite so elaborate as offered on the floors

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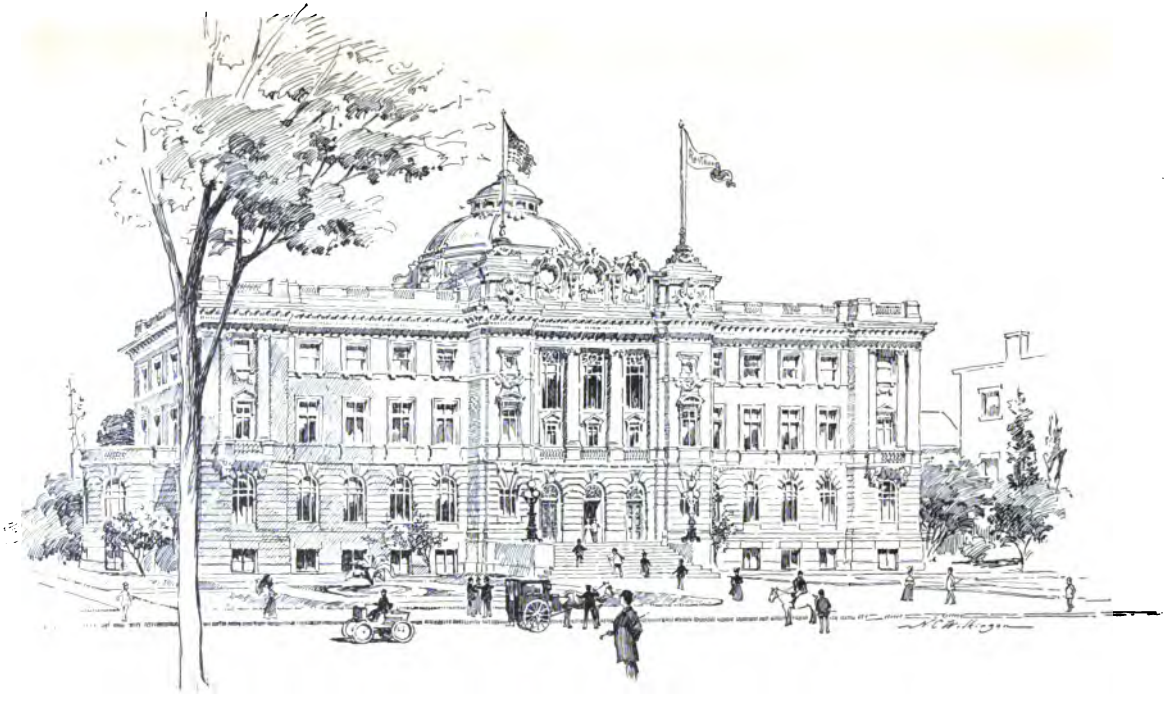
greetings. The new structure was much the same as all the public restaurant buildings of the Association, fronting on three streets, as shown by the illustration, with a grand approach in the centre of the building. When you enter the main hall you are immediately impressed with the magnificence of the interior arrangements. Like all work done by the Association, beauty and harmony here prevail in every outline and detail.

Opening up through the centre of the building was a rotunda, where, on the second floor, was located a music stand beautifully decorated with artistic designs blending with the general decoration of the entire building. Under the music stand, on the main floor, was a fountain, with a large basin containing water, in which fish swam about. Also plants were to be seen on all sides in glorious profusion. Visitors could tarry here and enjoy the magnificence of this grand and noble structure. The building itself has a frontage of some three hundred feet, and as one passes into the wide entrance, opening to the right and left on each floor are parlors and reception rooms, also toilet rooms for the use of patrons and guests.

In the rear of these rooms, on both sides of the first and second floors, are large general dining-rooms. On the first floor, service not being quite so elaborate as offered on the floors



PUBLIC RESTAURANT STRUCTURE

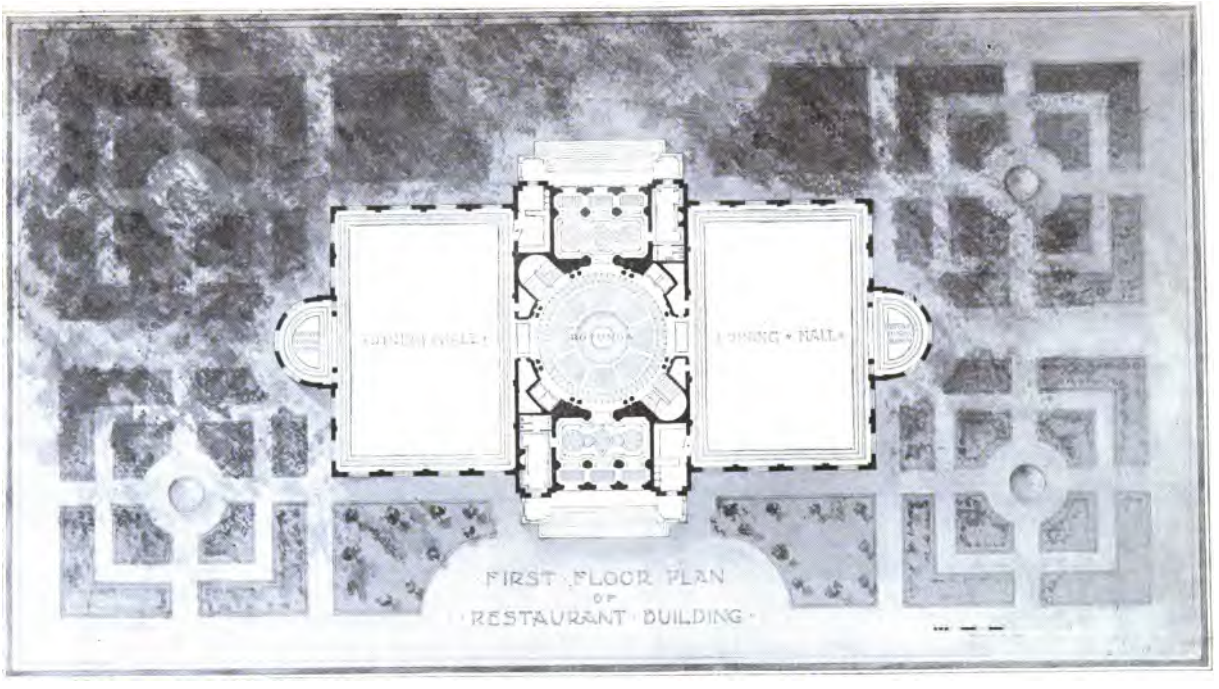
above, one can obtain meals for a very moderate charge. The third floor has private dining-rooms fitted up for the accommodation of families and small parties. The fourth or upper floor is arranged for banquet parties, the rooms being so constructed that parties ranging from fifty to four hundred guests can be accommodated. It was in one of these rooms that the banquet given by the Coöperative Association was to welcome Mr. Brantford.

Our two companions were about to cross the street when George stopped Harry, exclaiming: "There come Alice Furbush and Mabel Clay; let us wait for them!" These two young ladies, like hundreds of others, were coming toward the public restaurant building, curious to see Mr. Brantford when he entered the building. Mabel and Alice were companions, and like George and Harry, occupied apartments together. They were young women about twenty-one years of age. They had formed a close attachment for one another. Alice Furbush was a fine-looking woman, with a sweet face and fair complexion, having blue eyes. Her hair was like burnished gold, which she wore in a most becoming fashion, showing to advantage a forehead of unusual strength. Her companion and friend, Mabel Clay, was her opposite in complexion, having an unusually noble countenance. Her face denoted a remarkable strength of character. When seen,

one was impressed with the fact that she was a woman of unusual intelligence. She was beautiful to gaze upon; her eyes were almost black; she possessed a clear complexion, and a wealth of rich brown hair. Nature had also blessed her with a figure of superb beauty.

These two young ladies were specimens of womanhood who, seen upon the street together, caused people to look upon them with pleasure, for they were in every sense noble women. They were employed during the day, Alice being an attendant in one of the large supply stores in a department under the management of George Wilkinson. Mabel was employed in the treasury department under Harry Childs. Our friends greeted one another, Alice asking Harry if he thought they could see Mr. Brantford. Of course, all were interested in the present absorbing topic of this man's strange experience. Conversation became general, relating to the story told our readers.

Our group of four friends were very much interested in each other. Harry and Alice were already engaged, having discovered their attachment for each other some weeks previous to the time that our story opens. Their wedding was to take place the following September. Whether or no George and Mabel will coöperate to make the event one of double interest is yet to be learned.


ROTUNDA
DINING HALL
FIRST FLOOR PLAN
OF
RESTAURANT BUILDING

Harry and Alice led the way up the broad entrance to the restaurant building, which by this time had become crowded with people desiring to gain admission to the banquet, which, of course, could not be granted except to a limited number. George, in conversation, told Mabel how Dr. Sumner had instructed them to be at the parlors on the left of the second floor, where Mr. Brantford's reception was to be held. Our friends, after some crowding, managed to gain the second floor, and were admitted to the reception by the attendant. Dr. Sumner, together with some sixty-five members of the executive board, had already arrived, and at seven o'clock strains of music were heard coming from the grand orchestra located in the music stand. All public restaurant buildings were provided with this pleasant feature.

Harry, having gained the side of Dr. Sumner, was, with our three friends, introduced to the honored guest of the evening, Mr. Brantford.

Harry inquired of Dr. Sumner if it were possible to procure seats at the banquet table for Alice Furbush and Mabel Clay. Looking over the list of names and finding three seats still vacant, tickets were given them. Representatives from all the various departments having now arrived, Dr. Sumner invited the guests to form in couples for the purpose of marching to the banquet room. A beautiful sight presented

itself to the guests as they entered. A magnificent display of floral decorations greeted them. The tables were so arranged that in the centre was a most elegant floral piece, with the word "Welcome" made of white roses on a ground of green foliage.

The guests took their places about the tables, our young friends, Harry Childs and Alice Furbush, and George Wilkinson with Mabel Clay, securing seats directly opposite Dr. Sumner, Mr. Mathew, and Mr. Brantford. The Rev. Mr. Taylor was called upon to invoke the divine blessing, after which the banquet was served. The conversation became general.

Readers, let us look over the group of men and women here congregated. Opposite our four young friends were Dr. Sumner and Mr. Henry Mathew, the latter one of the vice-presidents and also chief of the treasury department; sitting by his side was Mr. Brantford, while all along the tables were seated a line of men and women of unusual intelligence, who served as managers or chiefs in various departments of the Coöperative Association. At this time we will omit enumerating the names of all the guests. Our readers will become acquainted with many later on.

The inner man having been satisfied, Dr. Sumner arose and rapped on the table. After it became quiet he called the attention of the

guests to the unusual occurrence which had brought the members of the executive board together. He briefly stated the facts regarding the marvelous recovery of Mr. Brantford, already told our readers.

Turning to Mr. Brantford he said, "The vice-president, Mr. Mathew, will now render a brief outline of the present conditions existing in this as well as other cities throughout our country."

Mr. Mathew, arising, turned to the honored guest of the evening and congratulated him on his marvelous recovery, and said: "In behalf of the Coöperative Association of America, as one of the vice-presidents of the Association, I invite you to become a member of this grand organization. Before speaking in brief outline of our people's trust, as it were, I shall ask the members of this board to appoint a committee, composed of two members, to show Mr. Brantford the entire workings of our present system of living."

A motion was made by Mr. Lewis, who was connected with the manufacturing department, and seconded by Mr. Howard, also a member of the same board, that the chair should appoint that committee. The chair, seeing our two young friends sitting opposite, appointed Harry Childs and George Wilkinson to fill this position. They were also instructed to see that Mr. Brantford was provided with everything necessary for his comfort.

Mr. Mathew now opened his address, "The World a Department Store." "Mr. Brantford and fellow associates, I will go back to the time when our guest lived an active life in this city. Many of you know by sad experience how business enterprises throughout the country grew daily into vast coöperative individual trusts and combinations twenty-five years ago. Individual names were seldom used, as the great industrial concerns became national enterprises. The large department stores, like the great individual trusts and combines, made it almost impossible for the individual small shop to live. Even the individual trusts themselves did not escape suffering, as the war of competition was continually at work, and life itself became a source of endless care and perplexity to every human being.

"In your city was a merchant who for years had studied the social conditions, having become convinced that it was utterly impossible, under the then existing system of life, for any human being to live other than a more or less dishonest career. Having grown from a small merchant until his business covered many different departments under one vast roof, he decided to take up the work that has created what to-day is known as the ideal trust, or the world's department store — The Coöperative Association of America. This was a vast undertaking. First was organized a small primary Association, com-

posed of members connected with his own department store.

"He purchased a property on which stood an old-fashioned brick homestead. This building was contributed by him for the free use of this primary organization. It was completely renovated and refinished throughout, arranging on the first floor for café and dining-rooms. The second floor was furnished as a ladies' parlor, social, reading, music, and other retiring rooms. All of these rooms were opened for the benefit of the members and patrons of the restaurant. This was indeed a primary organization, for a large majority of the members, in knowledge of Coöperative methods, were like children entering a primary school. The next step taken was to secure a charter name from the State of Maine. After consulting with the clergymen of the locality, and finding that they too were, to quite an extent, in the primary state of knowledge relating to this movement of Coöperation, he decided to publish a book containing full information, with a list of illustrations depicting life under coöperation. After months of hard labor and deep thought, he presented an outline of a work that was not only read by professors and students, but was universally read, and was so well constructed, with its practical illustrations, that it could be understood by a child. Its essence was the desire to create a true heavenly

existence on earth by making it possible to live each day the gospel of Jesus Christ.

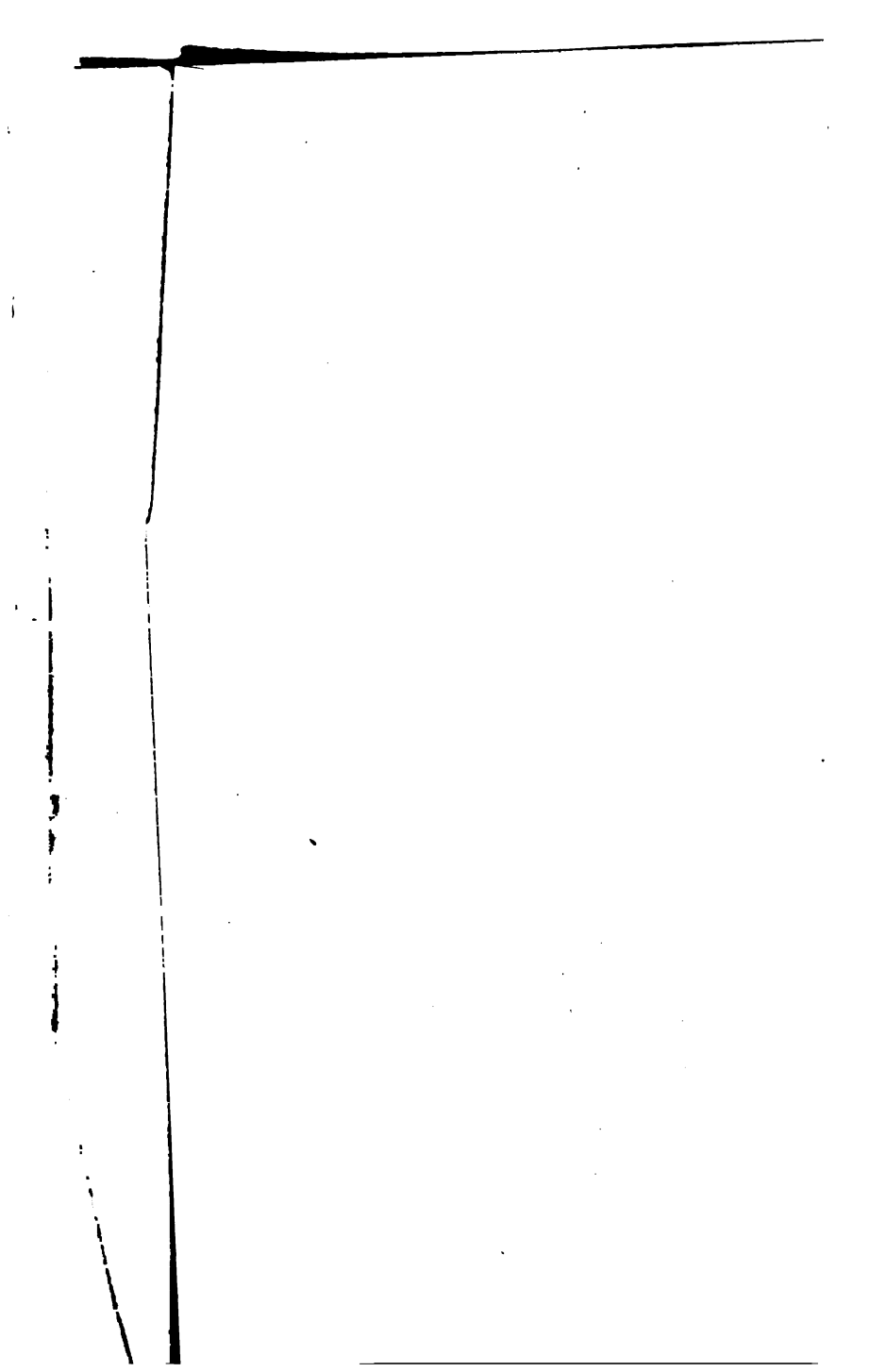
"I am going to illustrate life," said Mr. Mathew, "as experienced by those living during the time of Mr. Brantford's former residence here, by calling your attention to a train of cars with a locomotive attached. The engineer has in his hand the governing lever which controls the speed so that passengers when traveling feel safe. The entire business world, at the time of Mr. Brantford's previous residence, conducted as it was on an individual basis, had certain periods of straight road, called prosperity. When on this road people became extravagant in speculations, and advances were made in prices of all commodities, far beyond the reach of the ordinary laboring people. Every industry operated on an individual basis brought dishonesty and failure, thus causing sudden disaster and injury to almost every business concern. No governing lever was used. Misfortune befell all classes, as the whole machinery of life was allowed to run wild. By coöperation we have been able to so regulate the general affairs, in every department of life, that to-day there is no such thing known as hard times or failures. Our system of life, as will be made familiar to our honored guest, Mr. Brantford, will show that what was known as wasted energy and social and commercial dishonesty, has been practically eliminated, making life at present a delightful existence.

"The universal system now in vogue throughout our country is organized as follows: The Coöperative Association of America has a president, many vice-presidents, and chiefs, who comprise a general executive board. We have in this city one treasury department, of which department I, as the chief officer, in due time will explain to Mr. Brantford all its methods of operation. Our other departments are real estate, agricultural, manufacturing, supply service, shipping and transportation, board of engineers, board of architects, educational and board of physicians, publishing department, department of fishery, board of music and entertainment, board of public works, electrical department, and board of inventions. All of these different departments or boards have their various staffs of chiefs and officers. Mr. Brantford, you will be made acquainted, through the committee appointed by this board, with the entire system now in operation in every department of this vast organization. As the hour is growing late, before adjourning I will invite Messrs. Childs and Wilkinson to take charge of Mr. Brantford and see that accommodations are furnished him."

During the address of Mr. Mathew, Harry Childs had withdrawn from the banquet hall, for the purpose of securing living accommodations for Mr. Brantford. Telephoning to the attendant having charge of the apartments occupied by

our two young friends, he found that the suite of apartments just in the rear, and facing the parkway, had been vacated a few days previous. These apartments were furnished in the same manner as others belonging to the Association. Harry arranged with the attendant to have the apartments put in readiness for the immediate use of Mr. Brantford.

Now that the guests had adjourned, our two young friends took charge of Mr. Brantford, and bidding Alice and Mabel good-night, they called an automobile, giving orders to be taken to their apartments. As they rode along together, Harry informed Mr. Brantford that fortunately he had been able to secure apartments for him next to their own, which made it possible for all to be together. On their arrival at their rooms, the hour being late, they retired to their separate apartments, bidding one another good-night.



CHAPTER III

A PERFECT spring morning greeted Mr. Brantford as he dressed himself. Upon awakening it was some time before he could concentrate his thoughts, as everything seemed so unreal. He hardly knew what to think. All that had transpired the previous afternoon and evening seemed like a dream.

Yet, as he began to look around his sleeping-room, the magnificence of the furnishings brought to mind the thought of having said good-night to two young men. He now looked through his apartments, which were in construction similar to those occupied by our two friends. Located in the rear, the arrangement of the rooms was such that the parlor faced the parkway, and the sleeping-room adjoined those of our friends.

For the benefit of our readers we give an outline, together with an illustration, showing how these apartments were constructed. The map of the city, as you will notice, shows the avenues crossing diagonally, forming triangular sections at certain intersections, the avenues being of extra width. The ordinary city blocks

cover about four hundred feet, and, as you will notice in the sketch, the apartment buildings are erected with the idea of having every room open to the light of day.

Mr. Brantford, looking out of his parlor windows, was æsthetically impressed with the view before him. The parkway laid out between his apartments and the buildings facing them recalled to his mind how, in the larger cities, apartment houses were built in long, continuous blocks which rendered it impossible for the inmates to enjoy but a most limited amount of daylight and pure air. Here these old-time back yards, so familiar to him, were transformed into a regular system of parkways, showing that the same care had been observed in their arrangement as was manifested in the laying out of the streets and avenues, and it seemed as if Paradise dawned before him. In the summer time the entire range of these parkways presented a view of glorious magnificence, besides filling the air with fragrance arising from the vast collections of flowers and shrubs so artistically arranged. As he continued to gaze on the heavenly arrangement before him, he recalled to mind what he had seen while riding along the streets of New York, Boston, and other great cities, — these back yards and alleyways, used for the express purpose of dumping ashes, old cans, and rubbish of all sorts. Then again, there

APARTMENT HOUSES

came to his mind the thought of seeing, hanging in haphazard fashion, lines operated with pulleys, on which were hung the family washings, consisting of a collection of colors and forms calculated to give people as they passed a nightmare. The odor arising from these foul places made it common for children and others to contract all manner of diseases arising from unsanitary and unwholesome conditions. "What a contrast! Like coming from hell into heaven," said Mr. Brantford to himself. He still looked and continued to think of these wonderfully improved conditions.

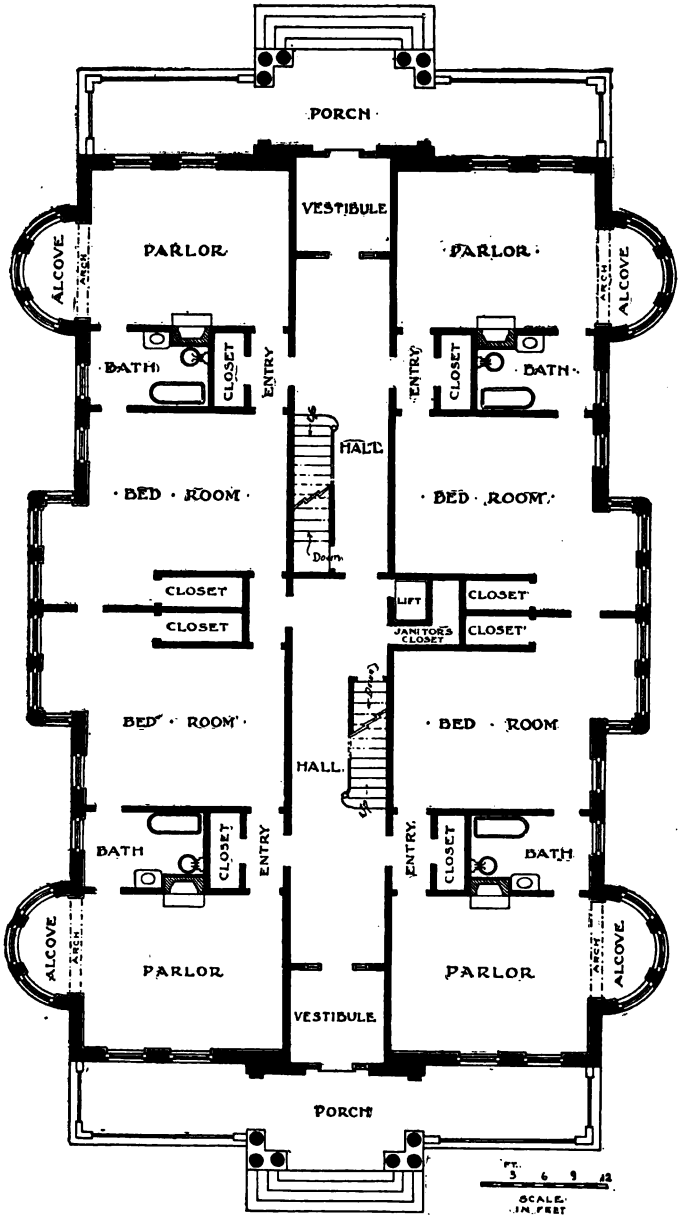
Turning his eyes towards the magnificent apartment structures, he noticed that the park fronts were just as beautiful as those facing the streets and avenues. The park fronts of the buildings were constructed in a slightly different style of architecture than the fronts facing the streets and avenues. He was charmed with the harmony existing in the construction of these buildings, revealing the artistic abilities of the architects and builders in their every line. He noticed that each building had a frontage of from forty-five to fifty feet, allowing of two suites of apartments on each side of the continuous hallway, that opened from both fronts, so that occupants could enter from either the parkway or street side, while between each of the structures was twenty-five feet of beautiful green

lawn, which admitted to every room ventilation and light. All buildings contained numerous bow windows for the purpose of letting in all the sunlight possible. These apartment houses were constructed with three stories and basement.

Mr. Brantford now heard a knock at the door of his sleeping-room, which connected with the sleeping-rooms occupied by Harry and George. He immediately unlocked his side of the door, thus opening the entire two sections, which were so arranged that they could be used as one suite of rooms if desired. Harry and George greeted Mr. Brantford, exchanging notes as to how each had rested after the reception of the previous evening. They decided to walk down to the same restaurant building where Mr. Brantford had been so heartily welcomed the evening before.

As they approached this magnificent structure the clock on the building pointed to a little past nine. Harry and George each purchased the morning edition of the "Daily American," and decided to breakfast on the second floor. An attendant showed them to a table near one of the large bow windows, from which could be seen many of the public buildings.

Mr. Brantford, looking over the magnificent dining-room, enthusiastically exclaimed to our young friends: "What a change from my day! How delightful this is for the women, — to be



FIRST FLOOR PLAN OF APARTMENT HOUSE

relieved of the care and annoyance of kitchen service, with that everlasting thought in their minds, 'What shall we have for dinner to-day?'"

"Boys," continued Mr. Brantford, "I can well remember how families were continually changing their help, it being almost impossible in cities like New York, Boston, and Chicago to procure intelligent and reliable servants. The life of housework was looked upon as degrading, and as a rule only women of the lower order of intelligence could be obtained to fill these positions, women of higher intelligence seeking other lines of employment."

Breakfast was brought on by a handsome young lady, whose appearance would grace any drawing-room. Harry, turning to Mr. Brantford, introduced him to Miss Gray, that being the name of the lady attendant, informing him that in no department now operated by the Co-operative Association would he find any but intelligent people employed. Mr. Brantford, turning to Miss Gray, inquired what her duties were, and the number of hours she was employed. Miss Gray, in a sweet voice, told Mr. Brantford that this restaurant, being one of the larger buildings, opened for patrons at six o'clock in the morning, not closing till midnight. "We have here three sets of workers, one set going on for three hours, when another

set of attendants take their places. Arrangements are that at certain times of the day part of the attendants belonging to the working set are relieved, as it is unnecessary that all should stay here idling our time away doing nothing." Harry told Mr. Brantford that in due time he would be given full particulars as to the general allotment of the hours of labor in the various departments.

As yet our friends had hardly looked at the morning paper, all having been interested in their conversation relating to the wonderful events which Mr. Brantford was now experiencing. Having finished their breakfast, Harry suggested that, for the first place, and one that was of great importance to all, they should visit the treasury department. On going to the office of the restaurant, Harry and George paid for their meal, explaining to the attendant in charge that Mr. Brantford would settle later in the day for his breakfast.

Walking down one of the broad avenues, they soon came to the treasury building; this grand structure, but recently completed, was very imposing, being constructed of Maine granite. The building was of fine proportions, as was needful to meet the requirements of this growing coöperative city. (See illustration.) Our friends entered one of the broad vestibules, and taking the elevator to the second floor, went

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APARTMENT HOUSE

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STREET

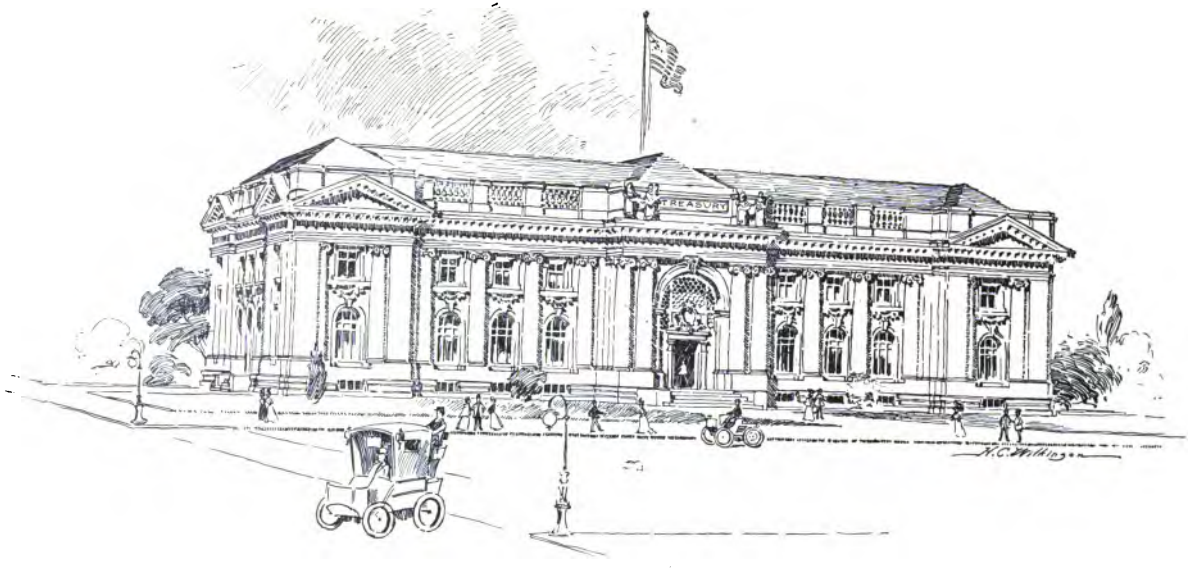
to the office of Mr. Mathew, the chief of the treasury department. Harry handed his card to the young gentleman attendant, who invited them to be seated in the reception room provided for all visitors.

Mr. Brantford was deeply impressed with the magnificence of everything about the building, the rich carving and the luxuriance of all the furnishings, the entire building being so constructed that every part and feature harmonized, showing that the people having in charge the construction of buildings were able artists in this important department. The young attendant, now returning, showed our friends into the office of Mr. Mathew. This office was a most exquisite room with large windows on two sides, being on a corner of two streets. The furniture was of the highest and most artistic workmanship, being constructed of hard wood, the chairs upholstered in leather. Mr. Mathew greeted Mr. Brantford, extending the same courtesy to Harry and George, inviting them to be seated. The conversation was carried on for some little time relating to the results of the previous evening's entertainment.

Mr. Mathew inquired of Mr. Brantford how he passed the night and whether he had suffered any ill effects from his long sleep. Mr. Brantford assured Mr. Mathew that he had never felt better in all his life, explaining that when he first awoke

he could hardly realize that he was on earth, looking as he did on the wonderful transformations that had taken place. He was very anxious to know everything, and he plied Mr. Mathew with numberless questions. "One thing at a time," said Mr. Mathew, "you shall soon know all the workings of this great people's trust." Mr. Mathew sent for one of the attendants connected with the treasury department. Soon a young man appeared in answer to the call of Mr. Mathew. Mr. O'Brien, that being the name of the young attendant, was introduced to Mr. Brantford and instructed to open an account on his ledger, issuing to him the usual monthly coupon check book, giving him a number and inserting, in place of his photograph, Mr. Brantford's full name. Here began a conversation on a subject of universal interest.

Mr. Brantford asked what was meant by a coupon check book. Harry, having his coupon check book in his pocket, handed it to Mr. Mathew in order that he could better explain the merits of this book of exchange. "I shall now go back to your time, Mr. Brantford; you remember merchants and business men, in the transaction of business between one another, used a check book containing blank checks, which enabled you to draw on the bank carrying your deposit. This account you were obliged to keep good by daily depositing gold, silver, and such



TREASURY BUILDING

other currency as was in general use as a medium of exchange at that time. This book is similar to your old check book, excepting that the deposits are made by the life or labor of each individual member. Every member is allowed a daily deposit as long as they shall live, by this Association. In order to more fully explain this coupon book which I hold in my hand, it represents, when issued, a month's deposit made by Harry Childs. The value now placed on his services by the Association is three hundred dollars per month, or thirty-six hundred dollars annually. This amount is placed to his credit on the books of the treasury department. His personal coupon check book, as you see, has in it three hundred dollars, divided into different coupons, representing sums of fractional currency, — five cents, ten cents, twenty-five cents, fifty cents, one dollar, two dollars, and five dollars. No article sold by the Coöperative Association represents a less value than five cents. In your day you remember you had coins as small as one cent. You notice the outside cover is separated so that the book of coupons is slipped into places made to hold them. You will also notice on the inside of the cover, over the coupon lid, a place which holds the photograph of Harry Childs, together with his number. Every member is provided with a number and a book of the same kind. In the payment for articles, whether a

newspaper or other commodities, the one selling the article or those attending in the stores must take the coupons from each member's book, representing the amount of purchase, at the time it is made."

Mr. Brantford now asked if there were no other mediums of exchange used.

"Oh, yes," said Mr. Mathew, "in some sections they are still using the old-style microbe-breeding currency. If members of the Association desire to visit a foreign country they are supplied with foreign exchange, the amount drawn being charged to the account of the member drawing the same. The coupons, as you see, are printed. (See illustration.) Each treasury department of the Coöperative Association carries the deposits of those living within its section. All towns and cities are connected with this organization, our trust having become national, and they each have their own treasury department."

Mr. Brantford now wished to know about other banks and methods of exchange. Said Mr. Mathew, "When this organization first started it used the currency of other banks together with the notes issued by the government. As you will remember, Mr. Brantford, in your time all business was transacted on a more or less speculative basis, and gambling of all sorts ran riot. The Coöperative Association of America adopted the one great watchword, Econ-

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The
CO-OPERATIVE
ASSOCIATION
of
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Harry Childs
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ASSOCIATION OF AMERICA.

OMY, to save wasted energy. In your day the larger cities were filled with stock jobbers. Promoters of windy schemes lived and thrived everywhere. These men laid traps with but one idea, to slaughter their brothers. Gold was their god. They did not exactly use the knife and pistol, as did the pirates of old, yet on every hand could be seen bleeding humanity, which had been robbed through the medium of tricky advertising, in the form of beautifully gotten up pamphlets, promising to the reader an investment showing where rich returns would surely follow."

Mr. Brantford now became intensely interested, and gave some of his own past experiences. "I remember," said he, "one day visiting the great stock exchange of New York City. People on the floor of the exchange reminded one of a lot of maniacs, running wild, while here and there I saw little stands with different names or letters thereon, around which continually congregated crowds of men, some having slips of paper, writing down records of windy purchases, when a boy would rush up, taking the slip to some other portion of the room. On the sides of the exchange were double rows of telephones, which were continually used by different men, standing first on one foot, then on the other, showing by their manner the same restless feeling that pervaded the entire place. They twisted the handles of the telephones as if they wanted

to hit some one. The walls were covered with a lot of blackboards that opened in sections, showing figures that denoted the prices of sugar, grain, and various other stocks, which were bought and sold on a margin.

"I also recalled," said Mr. Brantford, "reading of the frequent slump in stocks when banks and individuals became bankrupt, resulting in losses running into millions. Even in this little city men were led to invest in various stock deals. I can recall an instance where a stockbroker's office was opened offering to investors a dividend of five per cent per month for their money, claiming to have an inside pull with the stock market of New York. It was only a few months, when one morning the investors awoke to find the piratical craft had sailed away."

Mr. Mathew now told Mr. Brantford that early in the year 1900, in Brooklyn, N. Y., a man named Chestley started a scheme in which he offered to investors ten per cent. per week for the use of their money. People flocked in droves in order to place their money on deposit, many of them drawing their money out of the regular savings banks for the purpose. Over one and one half millions of dollars were sacrificed in this way, resulting in the wreckage of the entire savings of hundreds of working people, who were ever those to be tempted by this sort of investments.

"To return, Mr. Brantford, to our present

methods of doing business, we look upon our members as our capital; each human being is considered as an investment. Whenever a child is born, the name of this child is placed on record at the treasury department, and as a member, the child is given a number. The child is allowed an account of one hundred and twenty dollars a year, which the mother can draw or allow to remain to the child's credit on deposit. When the child becomes four years of age, the account is increased to one hundred and eighty dollars a year, and when the child is six years of age it is given an account of three hundred dollars a year and taught to pay its own expenses. A book of coupons similar to the one I now hold in my hand, representing the amount of credit, is issued, and the child thus early in life taught how to use money. From this time on until graduation from school, the child's income is increased. On graduation from school, if the rank in scholarship shows above a certain average, a reward is given amounting to either three or five hundred dollars, according to the rank recorded by the instructors. This method has the effect of stimulating early in life an ambition for excelling in whatever is undertaken. The system adopted in every branch of our organization is under the order of advancement according to merit and fitness, promotion being granted to those standing highest in their different branches of work. Every man and

woman member, as long as they live, has a value placed by the corporation, no one to draw less than fifteen hundred dollars annually. This amount, with whatever additional amount is allowed in the way of advancement, which is regulated according to worth or merit, is placed to their credit at the treasury department. As I have already said, wasted energy has been saved in a thousand ways, and all useless methods which were in use early in this century are done away with. We have now created practical employment for thousands who were, under the old methods, actual destroyers, such as stockbrokers, peddlers, middlemen, etc., — these people, as you know, in reality producing absolutely nothing.

"We now need no insurance companies of any description, no stock jobbers, no traveling salesmen, no drug stores. All small shops and saloons are, as you have noticed, extinct. People, as a rule, do not use tobacco, a habit fast going out of date. Alcohol, as a beverage, is almost a thing of the past, so you can readily appreciate that the people in your day, who thought that their gold was necessary for producing wealth, have discovered that real wealth can only be created by individual efforts coming from the human mind and body; thus the Coöperative Association of America has become the great people's trust."

Mr. Brantford sat and thought, and after a while said to Mr. Mathew, "What has become of

those gigantic insurance companies who became so immensely wealthy? Why, I can recall," said he, "of reading statements of these great companies, showing assets representing over two hundred millions of money."

"Mr. Brantford, these companies are fast liquidating, many have already gone out of existence. Our Coöperative Association at first did not affect these organizations, but as year after year rolled by, and we acquired larger estates and properties, increasing our numbers in membership, they of course lost their annual roll of new policyholders. Again, properties held by them as investments depreciated in value. Our vast organization, growing as it did, acquired by purchase real estate properties everywhere; these properties were soon after destroyed. Sometimes whole sections of cities were taken, and every building removed. Our board of engineers and architects entirely changed cities by the laying out of new streets and avenues, erecting modern buildings, all of which were of the most artistic design; one universal law regulated the construction of all buildings, so that they should harmonize in their relationship to each other. Boston, New York, Philadelphia, and Chicago have been entirely changed. You will not know them, Mr. Brantford. The population of these cities has greatly decreased. All buildings of the Coöperative Association are constructed just as you have seen

them here. When you ride out into our farming section, you will see what advances have been made in country life. It is so delightful, that many now reside there who formerly lived in the large cities."

"What about the bankers?" asked Mr. Brantford, "and how do they invest their money?"

"Mr. Brantford, these bankers, like the insurance companies, are finding the same trouble. This money to-day has no value as an investment. Our Coöperative Association has become largely a national trust. It offers the individual everything desired to make this life as near a heavenly existence as it is possible to enjoy on this earth."

"As you will notice, these coupon books make it impossible for any individual to use them except the ones whose photos are shown inside the cover. No interest is allowed for amounts representing undrawn accounts of individual members."

"Mr. Mathew, has the Coöperative Association always used the present medium of exchange?"

"No, Mr. Brantford, we have used the present coupon system for several years. We thus far believe it to be an equitable arrangement, yet our members may see fit to adopt changes which may still further improve on the present system. When this organization was first launched it was operated just as other enterprises were at that period, using the same currency. The treasury

department did not issue any notes whatever. Mr. Brantford, if you remember, in my address to you at the banquet, I told you of the merchant, who, after finding even clergymen and others at sea regarding the question of coöperation, decided to write a book. He was so deeply absorbed in this work for humanity that this book was made the property of the Coöperative Association of America, the treasury department receiving the entire profits arising from the sale of "The World a Department Store," — a story of life under a coöperative system. This, Mr. Brantford, was a blessing to our organization. It gave us a tremendous sum of money from the sale of this work, the book to-day being read and re-read by people of all ages. It was only a few months after the issue of this world-famous work that money began to flow in perfect streams, coming from noble Christian men and women, residing in all parts of the world, subscribing for shares of the Coöperative Association of America. The price of these shares was one hundred dollars each. They were issued with the understanding that no dividends were to be paid to holders of shares for five years, the profits accruing to be used for the purpose of creating other enterprises, which enabled the Coöperative Association to further extend its enterprises, thus providing employment and adding new members to the great people's trust."

Mr. Brantford, together with our two young

friends, was invited by Mr. Mathew to visit all parts of the treasury building. Harry, being connected with this important department, was able to explain fully the workings of its different branches. Mr. Brantford remarked on the appearance of the people connected here. How clean and healthy-looking all were! As they were about to leave the building their watches showed that time had slipped away, it being now a little after one o'clock. It was decided that they should go for lunch. Mr. Brantford having been told that he owed for his breakfast, now that he had been supplied with a book of exchange, decided that they should patronize the same restaurant, which would allow him the opportunity of liquidating his indebtedness.

CHAPTER IV

It was a little after twelve o'clock of the same day when a woman about thirty-six years of age was seen going up the steps leading to the apartment house where Alice Furbush and Mabel Clay resided. This woman had apartments on the second floor, facing the parkway which has already been described to our readers. Alice Furbush and Mabel Clay occupied a suite of apartments in the same section, fronting on the street. Our newcomer was one of the members of the school board, returning from her daily duties.

As she entered her beautiful parlor, which showed by its arrangement and equipment that the occupant had most artistic tastes, the well-chosen pictures so harmoniously arranged clearly depicted the character of the occupant. Let us study this woman and become more familiar with her appearance. She is in height a little above the average, of splendid physique, having a noble countenance, showing unusual depth of thought. Her eyes are dark brown, and her features clear cut. Her hair is of a rich dark brown shade arranged in a most becoming style. The name of our newcomer is Helen Brown. She is a maiden

lady of unusual intelligence, and has for a number of years been connected with the public school department. Commencing as a teacher in the primary grade, she has been advanced until she is now one of the members of the school board. Her duties were to visit the different schools during the morning hours. Having returned from her daily duties, she, like hundreds of others living in the ideal city, has been most deeply interested in the subject of Mr. Brantford's return to life.

The circumstances connected with this story have been uppermost in her mind all the morning. Miss Brown, who is a great student, is very desirous of meeting Mr. Brantford. As she opens the door leading from her dressing-room into the sleeping-apartment, she is attracted by a sound of voices beyond. Stepping to the door which connects her rooms with the apartments of Alice and Mabel, she gently raps. Almost immediately, Alice Furbush opens the door and a good-afternoon greeting is exchanged between the three.

Miss Brown, not having seen our two friends since yesterday, knew nothing of their good fortune in having enjoyed the banquet given in honor of Mr. Brantford's recovery. This was one of the days that Alice and Mabel have an afternoon holiday, all departments of the Co-operative Association being so regulated that the

people who labor receive frequent half-holidays. They had come directly home to change their costumes before going to lunch.

Conversation flowed among all three as they dressed themselves in their street costumes. Miss Brown was extremely anxious to know all about Mr. Brantford, what he looked like, and how he appeared. Mabel smiled at Alice, on seeing the interest manifested by Miss Brown, and told her of his appearance and how he had impressed her; that he was a man whom you would take to be under forty years of age, with hair slightly tinged with gray, and "Oh, Miss Brown, he was such a handsome-appearing man, wearing no beard, with the exception of a mustache. He is quite tall and of erect figure, a man any woman might be proud to have as a husband." This remark started Alice into convulsions of laughter, as the girls had often hinted to her that such a beautiful woman as she ought to be married. "Now is your opportunity, Miss Brown," said Mabel. This remark created a laugh for all.

"Where shall we lunch?" asked Alice. Mabel invited Miss Brown to join them, and suggested that they go to the new restaurant building where the banquet of the previous evening had been held. Knowing that Harry and George would take Mr. Brantford to the treasury building that morning, she felt almost certain that they would meet them at this restaurant. Miss

Brown having completed her toilet, the ladies donned their hats and left the house by the parkway entrance, enjoying the delightful walk through this beautiful section as they wended their way to the new restaurant building.

It is now half past one o'clock, and the restaurant is filling with people of all ages, family groups as well as individual. Mr. Brantford, with Harry and George, found a table near where they had breakfasted that morning, and as they were about to sit down, who should come forward but Alice and Mabel, together with our new acquaintance, Miss Brown. Harry and George greeted them with the expression that this was certainly an unexpected pleasure, introducing Miss Brown to Mr. Brantford. It was decided that they should all lunch together, so seats were procured at a table which would accommodate their party, and they were soon interested in one another's conversation.

"Mr. Brantford," said Miss Brown, "you don't know how anxious I have been to meet you. I am so desirous to hear from your own lips all about your experience. Do tell me all about it, please." Our four young friends were absorbed in each other's society, and Mr. Brantford, turning to Miss Brown, began to relate his experience to her.

Harry soon after asked Mr. Brantford how he would enjoy a ride in one of the automobiles.

The ladies thought it would be splendid if they might go too.

"Well," said Harry, "if you will be real good, we will make a party of six, provided Miss Brown will join us."

Miss Brown gladly accepted at once, this being the opportunity she had desired all the morning. A wished-for pleasure awaited her in spending the entire afternoon in the society of Mr. Brantford, whose revival from his long sleep had created so much excitement and comment. For years she had taken a deep interest in his case, although she had never known him. They settled their accounts, each individual presenting their own check book of coupons to the cashier, together with the slips given them by the attendant. Mr. Brantford, having a check book of his own, was now able to liquidate his morning breakfast bill.

The public restaurant where our six friends had lunched was located near one of the public squares, which had in the centre a handsome statue of Washington on horseback in bronze. There is also located in this square an automobile stand, where automobiles of various sizes, together with attendants, could be obtained, accommodating from two to twenty passengers. Our six friends reached the corner and crossed for the purpose of securing one of these carriages. George and Mabel were slightly in advance of the others. The afternoon was glorious. The

sun shone out bright, making all things look beautiful. The air was balmy, with every indication that the spring season had opened.

George approached one of the attendants and arranged for an automobile with three seats. Mabel and George occupied the rear seat, Mr. Brantford and Miss Brown taking the middle seat, while Alice and Harry took the seat just back of the attendant's box. Everybody was filled with the spirit of exhilaration at the prospect of the afternoon's pleasure.

Mr. Brantford, when seated, spoke of the wonderful changes since his time. "The methods of life you now have make it so delightful for all! You have no care other than your regular duties, and when you start out on a trip, no business distractions enter your mind to mar the pleasure which God intended you should enjoy."

Turning to Miss Brown he told her how in his day, when going for a ride, no matter how glorious the sun shone, men of great affairs could not enjoy the fullness of an afternoon's ride because of the many perplexing business cares in their mind. It became utterly impossible for them to set aside these affairs.

Miss Brown was deeply interested in what Mr. Brantford said. As a child, she could recall to mind scenes of panic and riot, the results of the chaotic state of society, because no system then existed preventing waste in all departments.

"How beautiful your buildings are, and how finely your streets and avenues are laid out!" said Mr. Brantford.

"Yes," said Miss Brown, "they are beautiful, though as a child I can recall when they were very different. You see, Mr. Brantford, this is the result of a perfect coöperative system. Our streets and highways, together with the system of parks, are in charge of the most skillful men our organization can procure. They are fitted for their positions."

She then called his attention to the centre of one of the broad avenues they were riding through. "See, Mr. Brantford, how beautifully that parkway is laid out. In the summer time it is one glorious profusion of flowers and green shrubs, the trees providing shade and making it a delightful place for strolling."

They were now nearing some buildings in course of construction, and Mr. Brantford was attracted by the appearance of the men employed in the work. He asked Harry to have the attendant stop the automobile that he might more closely inspect the workmen. Harry pointed out the men laying brick, who were dressed in a particular uniform denoting them to be masons. The carpenters wore uniforms of still another color, while again were seen men dressed in a different style of costume, which denoted that they belonged to the plumber's craft.

"You see, Mr. Brantford, how neat in appearance all these men are. They wear these cotton suits over their citizens' clothes, and by this arrangement it is easy to identify any of them."

Mr. Brantford noticed many boys at work, all wearing uniforms similar to those worn by the men. Miss Brown pointed to these boys, explaining to Mr. Brantford that each afternoon, boys were allowed to work in the different departments for two hours. By the adoption of this method it was discovered what vocation they were best adapted to follow after graduation from school. Thus early in life it was made possible for our organization to procure men and women fitted for the several departments.

Our friends were now riding through the residential districts. Mr. Brantford was impressed with the magnificence of the buildings and grounds. These are individual homes owned by the members. Any one desiring to procure a house of his own, by application to the real estate department and board of architects can select a location, and such a house will be erected as his station in life and means allow. "You will notice, Mr. Brantford, that on some streets the residential structures denote greater cost than in other localities. The general plan of the Coöperative Association is to so construct all buildings that they shall harmonize one with the other. People desiring to purchase a house

must state the amount of money they wish to invest, then they are shown locations where such a building can be erected."

Harry asked Mr. Brantford how he would enjoy attending the theatre that evening. The ladies, of course, were delighted, as a new production which they desired to see had just been put on. The daily paper had spoken very highly of its merit. Miss Brown gazed at Mr. Brantford with an expression that denoted she would enjoy the treat, and it was decided that they should all go together. They were now approaching one of the restaurant buildings, and Harry ordered the attendant to stop while he stepped into the office and telephoned for orchestra seats. When he resumed his seat, the automobile continued with our friends, who were fully alive in taking in all that was to be seen as they rode through the streets of the beautiful coöperative city.

George and Harry, on entering their apartments, found, among other mail on their table, three official letters, directed to Mr. Percy Brantford, Mr. Harry Childs, and Mr. George Wilkinson. Stepping to the door that led into the apartments of Mr. Brantford, George handed the envelope bearing Mr. Brantford's address to him. On receiving this letter Mr. Brantford saw that it was headed Official Department. It had the date of that morning, and the contents stated that he was to be present, in company

with Mr. George Wilkinson and Mr. Harry Childs, at a meeting of the executive board of the Coöperative Association to be held at the Administration Building the next morning at ten o'clock, and it was signed by the secretary of the executive board. The letters received by our two friends, George and Harry, were of the same purport. Mr. Brantford was quite curious to know the meaning of this important letter. Harry, replying, told him he would know all to-morrow. "In the meantime, Mr. Brantford, you had better dress."

Mr. Brantford explained that he had no dress suit, excepting the black frock coat which had been furnished him at the hospital building the day before. Harry invited him to stand up beside him and see how they compared in size. There was but little difference in height, Harry being slightly taller and stouter than Mr. Brantford. Harry selected from his wardrobe a dress coat and vest which he had discarded, having outgrown the same. These he presented Mr. Brantford, while George supplied him with suitable linen and neckwear, until he might visit the supply stores on the morrow. With the trousers he had on, which were of black diagonal cloth, he was suitably dressed to meet the requirements of the evening's occasion.

It had been previously arranged that they should all take dinner at a restaurant near the

theatre, which was located but a few blocks away. A private dining-room, accommodating six persons, had already been engaged by telephone, and the ladies were to meet the gentlemen there. It was a little after six o'clock when our three gentlemen friends ascended the steps leading to the spacious entrance of the restaurant building. This building was in construction similar in arrangement to the one visited at noon. As they entered the wide hallway, Mr. Brantford was attracted by the magnificent display of flowers on sale near the office, and walking up to the counter, negotiated for a magnificent bouquet. George and Harry each purchased a bunch of roses for their lady friends, and buttonhole bouquets for themselves They looked at each other and smiled, as they thought to themselves that Mr. Brantford had already been smitten. As they ascended to the second floor, they were met in the reception room by the ladies, who had already arrived. Mr. Brantford, going foward, presented to Miss Brown the beautiful bouquet with a most graceful compliment, expressing the extreme pleasure she had given him that afternoon, and trusting that they might become better acquainted with one another. Miss Brown blushed as she accepted the gift, and replied that the pleasure was equally shared by her.

While this conversation was going on between

Mr. Brantford and Miss Brown, our four young friends were deeply amused and much interested in the rapid progress of their acquaintance. Alice, nudging Mabel, whispered, "I told you there will be a match. Don't you think them a distinguished-looking couple?" They ascended to the third floor, where a private dining-room was waiting their pleasure. When seated, and the attendant had served their meal, conversation ran on different subjects. This being the first private dinner-party which Mr. Brantford had attended, he was much impressed with the manner in which it was served. Looking at the happy faces of those occupying seats with him, he could not but contrast the present with the past that he had known. The attendant waiting on the table did not look like a menial, but showed by her appearance that she had been educated to move in any society. The faces of all present showed that they lived and practiced what they believed; that they were truly Christians. There was missed that common table-talk so often heard in his day, — "How hideous Miss So-and-So's dress is!" and, "Don't you think it is scandalous the way Miss Dash wears her hair?" As he sat and listened to the conversation, other thoughts came to him which told that these people had been educated to look with charity on all those born with afflictions, of whatever nature. The thoughts expressed by his

friends of so short an acquaintance denoted that all selfishness, such as had predominated in his day, had passed away. There now existed a truer type of selfishness, which reigned in the hearts of every one he had thus far met with, showing to him the strong contrast of the misapplication that had been made during his former life of the word selfishness. He recalled how men in his own city worked and saved, hoarding up what they considered to be wealth, while their children were subjected to the influence of the dangerous associates then existing. No fireside was safe from the hidden and lurking evils which had their place in innumerable haunts, some more or less unscreened, and many under various guises, such as clubs, associations, etc. Men and women, as a rule, judged and valued their associates in the world from a financial standpoint. How much money is he worth? was the question which was first asked in their investigation of their associates. Many sons and daughters were educated and trained with the idea that they should marry for position and wealth only.

It came to his mind how, in wealthy circles, fashionable men and women married for convenience, and the children resulting from such marriages were often placed under the charge of servants, never knowing the true sympathy of a mother's love. The mothers, when young, with their costumes and changes, were beautiful slaves

of fashion, and moved from one fashionable resort to another. These women were selfish to the extent that they sapped the essence of everything for self only, the very opposite of what God intended, and were soon ruined by the debilitating strain that follows in the wake of a decaying, worldly existence, becoming oftentimes total wrecks, mentally and physically. Their children, from want of proper training, helped still farther to destroy their peace of mind, for the fast associations surrounding these children finally brought them and their parents to financial, physical, and mental ruin. "What doth it profit a man if he gain the whole world," and by it lose all that God intended should be his? All these thoughts, and more, came to his mind as he sat looking at the happy faces of his companions.

Miss Brown, who had been intently looking at Mr. Brantford for some seconds, asked, "Why do you look so serious, Mr. Brantford?"

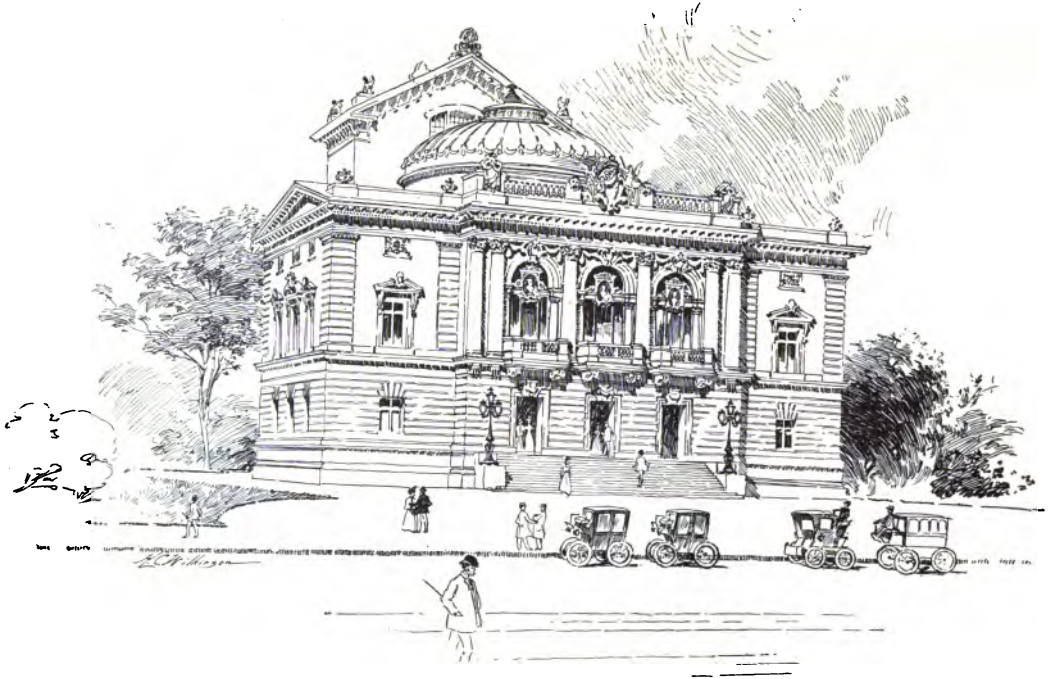
"I have been thinking, Miss Brown, of the vast changes of this magnificent life in comparison with that which seemingly I had left but yesterday. Oh, Miss Brown, it is so different! It is like awakening in heaven. All the wonderful changes I have thus far seen, the methods and customs which are now in vogue, show how systematic all things are. No hurry, no worry, no bustle, yet all laboring for a grand and noble existence."

Yes," replied Miss Brown, "it is indeed a change. I can recall, when a child, visiting some sections of the former city, where tenement houses existed, occupied by families who found it almost impossible to make ends meet. Women as well as men became discouraged, oftentimes causing them to take to drink. They would also lower themselves in virtue in order to purchase an existence. But, Mr. Brantford, this is all changed now, and as I look back on those fearful scenes of my early childhood days it seems like a nightmare. How happy I am that I am living in these days, to enjoy the fruits of our grand Coöperative Association." Conversation now became general, and as the dinner advanced they all became animated with the thoughts of the evening's entertainment which awaited them at the theatre.

CHAPTER V

A MAGNIFICENT building is the structure shown to us in the illustration. It represents architecturally something of more than ordinary beauty, while there congregate nightly, and during six days of the week and on two afternoons, large audiences coming here to witness the delightful productions which the various amusement companies produce for the benefit of all who attend. This building is located in the centre of a spacious plot of ground fronting one of the large public squares in the new coöperative city. It stands as a marvel of beauty, and is a credit to the department of engineers and architects. All that could be conceived by them in order to make this one of the attractions of the city in the line of special buildings has been done. Ornamented by artistic decorative designs on the exterior, it is a revelation to those who step beyond its threshold, and has an unlimited display of artistic handiwork throughout the entire edifice.

The hour of the performance is approaching, and crowds of people are flocking from all directions; the box office is surrounded by people



THEATRE

who show by their countenances the blessedness of contentment and ease of mind. The old-time riff-raff crowd that formerly stood around the street corners has disappeared. Our friends Harry and Alice, George and Mabel, followed by Mr. Brantford and Miss Brown, visited the ticket office. The necessary tickets were procured and coupons exchanged with the attendant having in charge the office. They passed through the door, entering the corridor, which formed a large circle around the orchestra seats. Here Mr. Brantford was invited to spend a few minutes contemplating the magnificent interior before taking his seat. As they wandered around to the centre entrance of the circle, they approached the grand stairway leading to the balconies above. The theatre was constructed with two balconies. The grand stairway was a most beautiful example of architectural art. Overhead on the ceilings were delicate paintings that in every detail showed the touch of the master artist. The entire interior was decorated with all that art and skill of the highest order could produce. Halfway up the grand stairway they were brought face to face with reflections of themselves in a beautiful and wonderful arrangement of mirrors, while to the right and left crowds were ascending to the galleries above. As they reached the broad corridor, which was similar in arrangement to the one

downstairs, Mr. Brantford was attracted by the capacious parlors and reception-rooms located on either side, showing complete arrangements for the convenience of all patrons. Mr. Brantford was sensibly affected with the magnificence of all the furnishings he had thus far seen. He could not help but feel an elevation of thought as he wandered through these magnificent rooms.

The orchestra had commenced to play, and it was decided that they should go below to their seats, which were located in the centre of the body of the house. Harry and Alice were given the inside seats, Mr. Brantford and Miss Brown taking the two middle seats, while Mabel and George took the two seats nearest the aisle. By the payment of ten-cent coupons, opera-glasses were supplied by the attendants. Mr. Brantford was thus given an opportunity to look over the vast audience, which had filled the entire house. In the upper gallery were boys and girls from twelve to sixteen years of age. Smaller children were only allowed to attend the theatres during the matinées. As Mr. Brantford gazed upon the faces seen in the front rows of the upper balcony, he contrasted them with those other faces he had seen in the upper gallery seats, when visiting the great theatres in New York in former days. On these countenances were depicted the results

of gentle training and refinement. Every boy and girl was well-dressed, with a clean, bright, and happy face, which denoted perfect health as well as complete happiness. The contrast was vivid from that other crowd of boys and girls, ragged, unkempt, and in many ways showing the utter lack of training and the necessities of life, who despite the struggle with misfortune had secured the necessary price for the poorest accommodations. There was also missed the dreadful cat-calls, whistling, and howling which usually filled the air, from the galleries. The atmosphere here was pure, showing that cleanliness was considered next to godliness, and not alone considered, but practiced.

Miss Brown, holding up her beautiful bouquet, called Mr. Brantford's attention to the painting on the drop curtain, picturing a view of country life. Mr. Brantford replied, as he looked at the picture, "I am so carried away with the audience that the beautiful decorations and other features seen in the theatre itself have become secondary in interest. The change in the appearance of everything and everybody that has taken place since my time is marvelous. The people look so different to me; why, it only seems but a day or two ago when, visiting one of the prominent theatres in New York City, sitting near me I noticed a group of men with flushed countenances, their breath contaminated

with whiskey and other drinks, while their conversation was also tainted. They also came in after the performance had commenced. Miss Brown, this is such a great change, it seems to me that but one thought can best be used to express all that I have thus far experienced. It is heavenly."

The curtain now went up, and the entire audience immediately became absorbed in the play. The stage appointments and scenery used were correct in their artistic arrangements. But Mr. Brantford's thoughts were of such a nature that he was still more interested in studying the faces of the vast audience that surrounded him. The faces of the married men and women wore a happy look, devoid of care and perplexity, in marked contrast to many couples he had seen in theatres he had formerly visited. Their manner towards each other denoted them to be all in all to one another, showing by their countenances that theirs was a marriage which God had blessed by a divine love. How beautiful they looked as he gazed upon them! He did not hear around him those unpleasant dialogues which had, in times gone by, so often broken upon his enjoyment when in a public place. Here was present a different type of men and women, and his continual thought was, — what a delightful change. He also failed to see those specimens of humanity who, from the habitual

use of beer and liquors, had become hoglike in appearance; and there were not to be seen evil-eyed debonair men and brazen-faced females often found in such places. He also noticed the absence of cloves and other scents which came from men and women who in his old days had used them for the express purpose of destroying the fumes arising from cocktails and other beverages of a like nature, so much in use at that time.

The first act had closed. Miss Brown, turning to Mr. Brantford, asked him how he had enjoyed it, and was not the scenery gorgeous? Mr. Brantford confessed that he had been absorbed by the thoughts that had come to him as he sat and considered the vast and wonderful changes that had taken place in so short a time, repeating to her what the reader has already been told. Miss Brown, listening to all he said, became deeply interested, and recalling some of the old scenes which she had witnessed in her childhood, told Mr. Brantford that owing to the present beautiful manner of living, incidents that took place in her childhood days were almost forgotten, and seldom came into her mind.

"For, under the coöperative system, all members are brought up from early childhood to take physical exercise. During the early years of a child's schooling, physical instruction is made one of the important features of education,

and a most interesting place to visit is one of our athletic buildings. Mr. Brantford, it would afford me great pleasure to show you through one of these buildings, that you may see how they are operated. The majority of our members are regular attendants, taking daily exercise in one or another of these buildings."

The curtain now went up for the second act, and Mr. Brantford was left to the enjoyment of the play, the same old thoughts of the vast and wonderful changes continually coming before his mind. What Miss Brown had said regarding physical education came to him, and looking around among the people, he could but notice the handsome and well-developed men and women. He now understood why they were so; it was the natural outcome of proper living.

Mr. Brantford became interested in the play, which throughout was handled in a most masterful manner, showing the absence of any of the weak characters so generally worked into theatrical companies, in order to keep down expenses. Here each and every part was taken by an artist fully capable of presenting it in the most efficient manner possible.

It was a clear and sparkling night as the vast throng of people went from the theatre into the public squares. Automobiles were employed in carrying people in all directions, but many preferred walking, the air was so delightful. Alice

suggested that they go to one of the restaurant buildings and partake of a cup of chocolate before returning home. So, naturally dividing themselves into couples, they walked along, soon reaching the restaurant where they had dined that evening. Crowds of people were coming from the different places of amusement; some had already taken seats, and were enjoying various light and dainty lunches. Animated discussions of the evening's entertainment helped to complete the delightful picture.

They were assigned a table, and an attendant soon supplied them with their chocolate and other dainties ordered. As they arose to leave the building, Mr. Brantford offered Miss Brown his arm, and they became absorbed in conversation, leading the way toward the section of the city in which the ladies resided. Alice and Mabel, with Harry and George, followed after them in one group.

"What do you think of it all?" asked Alice.

Mabel looked at Alice, and guessing why such a question had been asked, said she believed it was "love at first sight."

The young men made similar remarks, and Harry related the facts concerning the purchase of the bouquet by Mr. Brantford, which Miss Brown had so much admired. "Did you notice, girls, how high she held it, that we might all see it at the theatre?"

George, who enjoyed with the rest how matters were drifting between their old friend, Miss Brown, and Mr. Brantford, said he thought that Miss Brown had been "laying pipes" all along for Mr. Brantford, "in fact, I believe she has been waiting and hoping all these years for his return to life. Why, girls, don't you remember how many times in conversation she would bring up his name, while he was in a sleeping condition at the hospital building?"

"That is so," Mabel replied. "I have often listened to her, and now I can recall her showing me a picture of Mr. Brantford, which she had cut from the 'Daily American,' representing him asleep on a bed at the hospital building. I quite agree with George. I believe she has had him shrined in her heart for years."

Thus the conversation continued, relating to all that had transpired between Miss Brown and Mr. Brantford.

They were now approaching the entrance to the apartment house where the ladies resided. Mr. Brantford, taking Miss Brown's hand, gave it a gentle pressure as he told her of the pleasure her company gave him. As he bade her goodnight he expressed a hope that he might soon see her again. Miss Brown, in parting from Mr. Brantford, felt that this had been one of the happiest days of her whole life. The gentlemen now wended their way to their own apartments.

CHAPTER VI

It is nearly ten o'clock on the following morning when Mr. Brantford, accompanied by George Wilkinson and Harry Childs, enters the wide corridor of the administration building. The illustration shows in outline a building constructed of huge granite blocks. This structure was situated in the centre of several acres of land laid out by leading landscape gardeners in the most artistic manner, setting off the magnificence of the enormous building which accommodated the numerous offices and legislative halls of the executive boards. Visitors, as they approached the building, found wide walks bordered by choice flowering shrubs and plants, and stone steps leading them to the interior sections of this massive building, which is used by the members and officers of the Coöperative Association for general executive business. It has its halls for meetings, being fitted up similar to the state representatives hall. It was here that a special meeting of the executive board was to occur at ten o'clock this morning, and Mr. Brantford, Harry Childs, and George Wilkinson, in answer to the notice received the day previous, now appeared at the doorway entering the hall.

The attendant in charge invited them to take seats near the platform until the meeting began. Mr. Mathew, one of the vice-presidents, arose and calling the meeting to order; the reading of the records of the last meeting was listened to. While the clerk was reading his reports, Mr. Brantford noted the fine appearance of the men constituting the executive board. As he looked into their faces, he saw there a thoughtful expression, their countenances being free from all lines of care, which were so perceptible and common to such bodies of men during his time. That "ten-per-cent look," so often seen in the faces of men he had formerly known, was not to be found here. Every one showed by his demeanor that true enjoyment came from the blessing of "doing unto others as they would like to be done by."

Mr. Mathew, passing on the records read by the clerk, addressed the assembly as follows: —

"Brother members of the executive board, the call of this special meeting is for the purpose of presenting to Mr. Brantford a summary of the meaning and creation of the great people's trust, "The Coöperative Association of America." Turning to Mr. Brantford, he said, "It is a pleasure for me to outline in part the wonderful growth of this organization. I shall try to show to you in brief some of the important changes that our organization has brought about in the

industrial and social life of the people. Not only in the general character of life itself, but also in methods which are now in use as compared with those first adopted by the Association. It is necessary, Mr. Brantford, that I go back to the period of life with which you are familiar. This city, like all cities of larger or smaller population, had as you know its political cliques and rings. Its affairs were largely operated through the skillful manipulation of municipal elections. These politicians, comprising lawyers and others who forgot their manhood, thoroughly believed that it was perfectly legitimate to operate the affairs of the city, as well as the county and state, for the only purpose of enriching themselves.

"You no doubt remember the prohibitory law and how it was operated, — the county attorneys, sheriffs, and judges utilizing their positions in conjunction with the political parties ruling our cities to make it no more nor less than a private license law. This law was of so much revenue to the men in office that it made itself felt in the handling of the public funds, for even many elected officers thoroughly believed that it was not only customary but right that commissions should be paid them. You also remember, when city buildings or public works were constructed, how much the cost of such work was increased from the original amount of the contracts to

enrich contractors and politicians. Our street department was a disgrace to an intelligent community. Many streets were filled, at certain seasons of the year, with mud and heaps of ashes which occupants of buildings had dumped there. Our alleyways were made foul with rubbish thrown out by grocers and others doing business. This street department was used by either political ring when in power, as offering a special field for creating voters at election time, — money was scattered broadcast in a manner utterly regardless of value received.

"Mr. Brantford, I have spoken of these old methods which are so familiar to you for the express purpose of showing what vast amounts of wasted energy and money are now saved. The poor department also offered its opportunities for political purposes, costing, as you will remember, thousands of dollars annually. This department is now extinct. Annual city elections have also ceased, and the former political lawyers have become true men and co-workers of our Association. City affairs are now operated under the charge of the different department boards. Our school and educational department is under the charge of a board of our most intelligent men and women, united with the board of physicians. In our medical department every member of our Association is examined periodically by a physician, and should he find any member showing the

slightest symptom of disease or nervousness, the patient is immediately given a vacation, oftentimes going away for a trip into another section of the country.

"Our streets and highways are under the charge of a board of engineers. The construction of buildings is under the charge of both boards of architects and engineers. The general affairs are governed by the executive board through the voice of the people. Members cannot occupy prominent positions unless they show that they are truly fitted for such positions. You will remember, Mr. Brantford, in your day, men would seek and accept positions, in either state, county, or city, who were as little fitted to fill the places they were elected to occupy as they would be to paint one's portrait.

"From the commencement of the life of the Coöperative Association of America, people of all classes began to reform their manner of living, and as they became members and co-workers, admitted that the condition of life, with all its foul influences of dishonesty permeating every form of human existence, at that time caused them to imitate what their predecessors did. Lawyers, in the framing of laws, so constructed them that when law books were opened for reference it required other associates to determine the real meaning of such laws. We have discarded from the Association every law book

then in vogue. The people are now receiving justice and enjoying the full fruits of their labors, for when equity reigns there is no need of law or lawyers. Many of the former practitioners of the law are now employed in something that proves of direct benefit to humanity. Our organization was started like all business enterprises, with the exception that it is coöperative. We commenced by first acquiring capital from the sale of shares, established a treasury department, and then came the gradual development of other departments, until we operated directly every industrial branch from the farm to the loom. Our treasury department was a most important feature from the start, money being essential for the carrying out of our plans, purchasing as we did vast amounts of real estate. Labor was utilized by the changing over and rebuilding of vast sections of our cities, towns, and villages, as well as by laying out numerous farms, which were put upon an entirely different basis, enabling them to be worked in a thoroughly systematic, practical, and businesslike manner. Roads in the farming sections were all macadamized and put into such condition as would in every way facilitate the handling and shipping of the farm products.

"A vast army of people were thus given employment in all branches of work. This required at the outset immense sums of money. As our organization developed and the different

branches of our enterprise grew by continually acquiring property, we extended our trust life into different parts of New England, thus spreading until every section of our country became associated with our organization; and to such a degree did our organization extend that it has now the control of the national as well as the state elections, our membership being sufficient to bring about this result.

"Mr. Brantford, when you were at the treasury department yesterday, I omitted to mention the facts concerning some of the obstacles that our Association had to meet during its early years. We came in contact with fierce competition from rival business enterprises. This was to be expected, as many of these outside competitors looked upon coöperation as a scheme to rob humanity of their individuality. The fight commenced with price-cutting, but the battle was of comparatively short duration. One of the strictest laws of our organization was that *no member under any condition should patronize any outside enterprise.* Members who were found doing so thereby deprived themselves of the opportunity of promotion or further advancement. Piratical and incorporated trusts continually failed, our growing membership depriving them of customers. The merchandise of such concerns, when offered for sale, was often purchased by the Coöperative Association, and with the loss of

their merchandise the poor, unfortunate owners gladly became members of this grand people's trust. The Coöperative Association ever extended its arms, offering true life and divine fellowship to those who had wearied of the perplexing struggle of life under the old system. Thus our ranks were continually swelled by people coming from every quarter of the country.

"Mr. Brantford, you are here this morning at the invitation of the executive board, to become a legal member of our organization. Before putting this question to the members, you may desire to express yourself regarding your views on the subject."

Mr. Brantford now stepped upon the platform, and addressing the chair and members of the greatest of all trust organizations, said that one line could best express his thoughts, that "a man must first lose his life in order that he may find it. In other words, like those individuals already alluded to by Mr. Mathew, the true Christian life was realized when a man was willing to forsake the ever pursuant demon of self-seeking, and become a member of such a grand organization. I thank God it will be my privilege to be so blessed. Gentlemen, you have granted me a great privilege in allowing me to become one of your members and associates. I can fully appreciate why all the people look so happy, being connected with such an organiza-

tion. It shall ever be my ambition to do all I can as an individual to further its interests. Thus far it all seems like a dream, and I sometimes wonder if I shall again awake up to that dreadful life I once knew."

Mr. Brantford had taken his seat, and the members by a unanimous vote made him a member of the Coöperative Association of America.

Harry Childs and George Wilkinson were instructed to continue showing Mr. Brantford through the various departments of the organization.

They were also instructed to visit some of the seaside resorts, show him through the various sections of the state where farming was carried on, notifying them to leave nothing undone to make Mr. Brantford familiar with the workings of the Coöperative Association. There being no further business before the meeting, they now adjourned, and he was introduced to all who were present. It being nearly lunch time, Mr. Brantford, together with Mr. Mathew, George, and Harry, went to a restaurant near by.

CHAPTER VII

It was a little after two o'clock when Mr. Brantford, with Harry and George, left Mr. Mathew, and Mr. Brantford expressed a desire to visit the large supply stores. As they walked down by the treasury building they reached the section of the city where were located a number of great business blocks. These buildings, as here illustrated, were constructed of stone and brick, and were of various designs. They were made attractive by artistic ornamentation, and, like all buildings owned by the Association, showed harmony in every detail. The general plan of all work was to create everything beautiful to the eye. That old method in building of being "good enough," so much practiced in the last century, was not tolerated now. Everything had to be just right.

George Wilkinson, as the reader has been informed, was connected with one of the large supply stores, and called Mr. Brantford's attention to the different buildings. One of the buildings was entirely devoted to the sale of men's and boys' clothing and furnishings. Here one could procure a complete outfit with the exception of boots and shoes.

SUPPLY STORES

An entire building was shown to Mr. Brantford where one could obtain boots and shoes of every kind and description. Continuing a little farther along the street, they approached an immense structure devoted to the sale of furniture, carpets, and house furnishings of all descriptions, and still further on they came to another great structure, occupied for the sale of dry goods, ladies' and misses' ready-to-wear garments, and other goods so often seen in the large department stores formerly.

There were numerous other buildings for the various kinds of merchandise: each of these different stores had its representative line of goods offered for sale to the outside public and members. Members and patrons thus easily learned where to go when desiring to make purchases, by the concentration of all goods of like character under one roof.

George invited Mr. Brantford to first visit a ladies' general department store, where were kept all kinds of goods for ladies' and misses' and children's wear, together with a general assortment of silk, cotton, and woolen fabrics. Mr. Brantford became deeply interested, as this was the branch of business he had formerly been connected with, and it called to his mind the causes that had proved so much care and worry to him in the past. As he entered the store with George and Harry he recalled his own perplex-

ing cares which he had experienced as an individual merchant, and it seemed to him but a few days ago.

As they walked down one of the wide aisles lined with counters having glass fronts for display purposes, similar to those in use during his day, he was immediately struck with the decided changes in the methods now used, showing a great contrast with those in vogue in his time. Chairs were provided in abundance both for patrons and attendants. There were no printed bargain tickets with three and four prices, intended to convey the idea that the articles had met with a graduated fall in price, until the selling price indicated amounted to about one third or one quarter the original or top price on the sign, tempting people to buy what they did not need because it looked cheap, and misleading the purchaser.

How different was this scene from that so often witnessed in the large cities, when crowds of women, becoming as they did frantic and almost wild, pushed and crowded one another to gain an opportunity of purchasing something, because some other woman wanted it! Perhaps when bought by them these same bargain purchases were never used, and often these bargain relics could be found tucked away in old trunks and other places at home.

They now took an elevator to the second floor,

where were located the general offices. Here our friend found Mr. John Stewart, the chief manager of the store, who invited Mr. Brantford and his companions to be seated in his office. Mr. Stewart, who was a member of the executive board, had already met Mr. Brantford, and expressed the pleasure this opportunity gave him of rendering any information relating to the workings of his department. Mr. Stewart asked Mr. Brantford if he noticed many changes in the methods of doing business, as he came through the store.

"Yes, indeed, Mr. Stewart, I can see vast changes."

And as he sat near the desk he noticed the morning paper, "The Daily American." Taking it up, he said to Mr. Stewart: "I notice you have no special bargain sales. I also note the absence of advertisements of any kind of merchandise in all the papers I have read thus far."

Mr. Stewart, who was a man slightly under thirty years of age, had been educated under the new methods of doing business. He, like others who had grown up under the Coöperative Association, knew little of the practical workings of methods of business during Mr. Brantford's time. He was now very much interested to hear more from Mr. Brantford of the old-time methods. Mr. Brantford opened "The Daily American," a paper devoted entirely to matters pertaining

to progress in everything that meant advancement in the publishing of news and other matters of the Coöperative Association. "'Economy,' to save wasted energy, was the watchword." He told Mr. Stewart how, in his day, Boston, New York, and other large cities printed Sunday newspapers, fully three quarters of the material being advertising matter! The then large department stores were the greatest advertisers in these newspapers, paying to them large sums of money. Papers printed in New York and Boston were circulated all over the New England States. Special Sunday trains were run for the purpose of distributing these papers in the different cities and towns of the country.

"You can readily understand, Mr. Stewart, that the matter of advertising was a tremendous item of expense, which had to be added to the price of the goods, and was thereby ultimately paid for by the producer. It did not end here, as the great stores were obliged to offer special inducements, advertising, as they did continually, merchandise at tremendous losses. Why," said he, "I can recall reading in 'The Boston Sunday World' stupendous advertisements of the great department stores, covering sometimes two entire pages of the paper, in which they told the story of bargains of merchandise offerings at twenty-five to fifty cents on the dollar. The strained competition thereby brought to bear

made such announcements by large competing concerns of almost daily occurrence. The statements, if true, could result in but one way: the great loss must ultimately fall on the original workman, who, on account of these great sacrifices, must necessarily sell his labor at less than living prices. Again, Mr. Stewart, — these stores, as they multiplied, growing continually larger from time to time, — the war of competition forced them to still further losses, and it came to a point when the help in these stores also became sufferers. I have known stores of this character, in New York, Boston, and other large cities, to pay many of their help such salaries that it was almost impossible for them to exist. Were it not that many women employed in these stores received assistance from relatives and others, they could not have dressed decently."

Mr. Stewart was much interested in what Mr. Brantford had told him. He had read of these things, but to hear them direct from the lips of one who had experienced such conditions caused him to feel a shock, as he thought of the horrible state of affairs that then existed in all departments of life; and, looking at Mr. Brantford, he said: "How thankful I am to be alive at this time, when conditions of life are such that every person receives full justice! No one employed is allowed to suffer for the want of any reasonable thing. As you have been made

aware, every member is a recipient of an income sufficient to supply him not only with the necessities of life, but with its luxuries as well. Our supply stores are opened at nine o'clock in the morning and close promptly at four o'clock, except Saturdays, when all stores are closed at noon. In addition to this, employees are given periodical holidays."

All of this was a great revelation to Mr. Brantford. He had been deeply interested in all that he had heard, expressing to Mr. Stewart how delighted he was with everything, and that it must really be a pleasure to labor under such conditions. He told Mr. Stewart that in this city the stores used to open at seven o'clock in the morning, remaining open until nine and oftentimes until eleven o'clock at night, on account of the work in caring for stock after the closing hour. "I recall instances when no sales were made until afternoon, and sometimes customers would purposely put off their buying until late Saturday afternoon or evening. Not only our clerks became exhausted by the long hours, but the merchants themselves, from the tremendous strain brought on by the fierce war of competition which then existed, also grew cranky. The clerks in their employ were in continual fear that a look from them might mean discharge. Mr. Stewart, your employment now is not work in the same sense that we knew it;

having, as you do, no competition, your patrons are easily suited, provided the article is what they desire."

"Yes," replied Mr. Stewart, "it is really no tax whatever to labor in our present great trust organization. As you have expressed it, it is really a pleasure to come here every day. No doubt, Mr. Brantford, you have noticed how wide the aisles are on the first floor; none of those old-time bargain tables. Every feature pertaining to the transaction of business is made equally attractive to the attendant and to the buyer. Those glass show counters display the fancy articles and other novelties, while the piece goods are shown from sample books, from which customers can make their selection."

Mr. Brantford was interested to know how the selection and distribution of merchandise was made for the different stores.

"That," said Mr. Stewart, "is by a method that is completely changed since your time. You know what a vast army of traveling salesmen were employed, and how the great mills and other manufacturers sold their goods through commission houses, who oftentimes made advances of money to these mills for goods unsold by them. You will also recall times when products of mills piled up in these commission houses. After a time demands for payments were made: then these goods, which had practi-

cally been taken as security for cash advances made by the commission houses, had to be sold. All of this created a great depression of wages to operatives in the factories. Another class of middlemen, the great jobbing houses, also had to gain a livelihood. These concerns purchased their goods from the commission houses and others: in their system a vast army of traveling salesmen and others were employed, traveling through the country, paying railroad fares and hotel bills, and thus wrung out another grist from the unfortunate producer.

"All of these wasteful methods, as you so well know, have passed away, illustrating still further the great watchword of our people's trust, 'economy,' in the saving of wasted energy. There exists now no middle handling of merchandise. Coöperation is the governing lever that controls the supply and demand.

"Our manufacturers, as soon as a new article is produced, send samples to the different supply stores. A price is fixed that means a profit for all who handle these articles. When an article becomes stale or ceases to sell, it is immediately discarded, the supply stores selling them out at a special clearing sale, held once a year for that purpose.

"You no doubt remember that heads of departments frequently went to market for the purpose of securing bargains and selecting regu-

lar wares. This method is now done away with. Twice a year, in one or another of the larger cities, mercantile exhibitions are held, where the chiefs of all different manufacturing and supply departments come together. Here the mills have on exhibition samples of the various fabrics they manufacture, and the styles are examined and passed upon by the different chiefs of the supply stores. Also early orders are placed at this time, to be delivered at the different supply stores as needed."

Mr. Brantford was simply amazed as he listened to all that had been said; he could hardly comprehend the vast and radical changes in the entire system of mercantile management from what he had previously known. "I can recall, when in New York buying my season's merchandise, being continually pestered by hundreds of drummers, representing various large and small clothing and ready-made garment manufacturers. Many of these men were of a race distinguished for their persistent nature. What has become of this class of people?"

Mr. Stewart in reply said: "We have in this city a system of manufacturing plants where is produced every known article needed for outside wear. You will see great buildings in which are employed hundreds who produce the very articles of which you have spoken. Our system of coöperation here is such that we are enabled

to save all that old-time energy wasted in competition. You no doubt will recall how, in your day, the special orders taken for suits and garments for both sexes had as a rule to be sent to New York, where they were made by these houses of which you have spoken, necessitating a tremendous amount of unnecessary expense, delay, and annoyance. Many of the employees now working in these factories came out of the very places you speak of. Thus, you see, Mr. Brantford, a patron desiring to order a special suit is sure of having prompt service and satisfactory fit and workmanship."

Mr. Brantford sat in deep thought. After a while he asked, "What has become of that immense row after row of storehouses and great buildings occupied by the jobbers, importers, and commission men in New York?"

"You no doubt remember that Mr. Mathew spoke of how the business sections of all our large cities had become entirely changed. These properties have come under the control of the Coöperative Association, and the former owners are our most able executive working members."

Mr. Brantford sat back in his chair, and as he was thinking, who should appear at the doorway but Miss Brown. Mr. Stewart invited her to come in. Mr. Brantford, on seeing her beautiful face, was suddenly brought back to the present stage of life. Miss Brown extended her hand,

which Mr. Brantford clasped with more than ordinary pressure, and expressed his pleasure at meeting her so unexpectedly.

She had been selecting a new Easter hat, and noticing him through the open door, as she was passing by, had felt a desire to speak with him. Mr. Stewart invited Mr. Brantford to inspect the store, and Miss Brown, having become interested in the conversation, was asked by Mr. Brantford to accompany them.

As they passed along through the various sections and departments of ladies' *lingerie* and other finery, they approached the millinery parlors. Miss Brown invited Mr. Brantford to inspect her new Easter purchase, and speaking to the attendant, there was taken from a box the piece of artistic millinery creation and placed upon the head of Miss Brown, who, as she walked over to a mirror, stood arranging it in the proper position. Mr. Brantford could not help noticing how beautiful were the furnishings of this magnificent show room for the comfort and convenience of patrons. The artificial flowers everywhere seen in the cases and exhibited on the extensive array of hats made a picture like a beautiful tropical garden. As he gazed at Miss Brown he was delighted with the taste shown in the selection she had made, and complimented her on her appearance, as she stood before him with the newly purchased Easter hat. "It is certainly

very becoming," said Mr. Brantford, as he looked at her with an expression of more than ordinary acquaintanceship. The color came to the face of Miss Brown, as she thanked him for the compliment, expressing to him that she was pleased to know that the hat met with his approval. The attendant placed it in the box, affixing an address ticket, and sent it to the delivery department.

They now crossed over to the ladies' suit department, where Miss Alice Furbush was employed. Miss Brown asked Alice to show Mr. Brantford the new costume she had previously selected, which was to be worn with the new hat just purchased. Alice had been conversing with Harry and George during the time that Miss Brown had been showing Mr. Brantford her millinery purchase. The young men were telling her what had taken place since they had last seen her.

Alice, as she greeted Mr. Brantford and Miss Brown, invited them to one of the display sections, where she showed the costume Miss Brown had selected. It was a beautiful shade of gray material, made up in a style which would show off Miss Brown's figure to the best advantage. Mr. Brantford wandered over this grand, spacious floor, used for the sale of ladies', misses', and children's outside wear, observing the artistic arrangement for displaying the goods. He was also impressed with the corps of attendants, all showing contentment, happiness, and peace of

mind beyond anything he had ever seen in employees. Every employee seemed to be busy waiting on customers selecting their Easter outfits. A lady customer now approaching, Alice was obliged to excuse herself to wait upon her.

Mr. Brantford, turning to Miss Brown, invited her to join them as they journeyed through the various other supply stores. Being desirous of making some purchases for himself, they entered the building devoted to the sale of men's and boys' wear. George and Harry, seeing how interested Mr. Brantford had become in the society of Miss Brown, quietly excused themselves. Harry desiring to see Miss Furbush, they wended their way back to the store where she was employed. Miss Brown, as she walked along with Mr. Brantford, felt a thrill of pleasure as she realized Mr. Brantford's enjoyment in her society. She also thought how considerate Harry and George were in allowing them the opportunity of remaining alone in each other's company.

After Mr. Brantford had completed his purchases they left the store and entered the crowded thoroughfare, which at this time of the day was one of the busiest sections of the coöperative city. Stopping as they strolled along they admired the beautiful display windows, which were artistically arranged with Easter attractions of every description.

They soon approached a magnificent store front

displaying on either side of a huge entrance a vast collection of shoes, slippers, and other articles of footwear for people of all ages. Mr. Brantford was interested in the magnitude of the display of shoes. Here was a four-story structure, with a frontage of one hundred feet and a depth of one hundred and fifty feet. Miss Brown invited Mr. Brantford to enter this store with her while she made a selection of shoes, it being essential that, to complete her new Easter outfit, she have the latest style of covering for the feet. They passed through the centre of the store, on each side of which were arranged the different departments. The entire first floor was devoted to the sale of men's and boys' footwear. Fronting the store on either side of the entrance was a row of stands where a gentleman might have his shoes polished.

Mr. Cooper, the general manager, approached, and meeting Mr. Brantford, invited him to examine some of the new shoes which were on sale. Miss Brown, seeing that Mr. Brantford was engaged with Mr. Cooper, excused herself, saying that she desired to make a purchase on the second floor, and would wait there for him, he also deciding that he would make a purchase. Mr. Cooper, showing him into a section, introduced him to an attendant, who fitted him to shoes of the latest style of the season.

Examining one of the shoes that the attendant

had fitted to his foot, he noticed with interest the stamp on the bottom of the shoe, "The Coöperative Association of America." Mr. Cooper explained that every pair of shoes sold were manufactured and stamped by the Association, as were all goods handled by them. Mr. Brantford asked Mr. Cooper how many shoe stores there were in the city.

"We have two sections of supply stores in this city, at the present time," answered Mr. Cooper, "and all the shoes are sold from two buildings, one in each section."

"What is the population of your city?" asked Mr. Brantford.

"We have in our city proper over one hundred thousand people, but we also supply quite a large surrounding country. Our business to-day is done under a perfect system. Supply stores are located in settlements all over the State. They are so arranged that people can easily reach them in a short time. Our highways throughout the State are constructed with macadam, which makes travel by automobile very rapid. These roads you no doubt will become familiar with later on."

Mr. Brantford was much interested, and expressed his pleasure as he was made familiar with the present methods of handling the shoe business. He paid for two pairs of shoes and a pair of slippers, which he had selected, ordering them sent to his apartments.

Mr. Cooper, a young man not over twenty-five years of age, was an attentive listener as Mr. Brantford explained to him how the shoe business was done in his day. "In our little city, which had at my time a population of about twenty-five thousand people, many were poorly clad, because of the lack of means to purchase necessary apparel, notwithstanding there were some twenty-five or more places where shoes were sold. In addition to these stores, our cities, towns, and villages were infested with hundreds of peddlers, traveling from door to door, offering for sale all kinds of clothing, shoes, etc. Again, there occurred periodically sales held by piratical itinerant concerns, who went about the country hiring vacant stores and then by loud and fake advertising offered bankrupt manufacturers' stocks at half price or less, and thus managed to distribute a large amount of goods which were generally of most doubtful quality. In consequence of this, many dealers who were trying to pay their creditors in full were oftentimes thrown into bankruptcy. You have no idea, Mr. Cooper, how we poor merchants suffered, through the fearfully dishonest methods existing throughout the entire business world in my time. Is it a wonder that the producers of the fruits, or the laborers, were unable to receive sufficient justice in the matter of salary to enable them to purchase the necessities of life? Mr. Cooper, you all here show by your counte-

nances what a pleasure it must be to serve your customers."

"Yes, Mr. Brantford, it is truly a pleasure," replied Mr. Cooper. "Every one is perfectly willing to pay an honest price for an honest article, and all fear of misrepresentation, or doubt, in the minds of purchasers has been entirely eliminated, for producer and consumer have now identical interests."

They approached the elevator, which carried them to the second floor.

This vast floor was similarly arranged to the one below, and used for the sale of ladies' and children's shoes. There were on one side of the room stands arranged for the dressing of ladies' shoes. This room was crowded with purchasers, and as they wandered through the various sections they found Miss Brown, who had selected several pairs of shoes and slippers, which she ordered sent to her apartments. Having settled her bill, she asked Mr. Brantford how he was impressed with the shoe industry here represented.

"It is wonderful," answered Mr. Brantford; "I can hardly comprehend the magnitude of such an enterprise. The expression which I have already used will apply in this case as in the others, — it seems as if earth had in reality become a heaven."

Our two friends strolled along the sidewalks fronting the various stores. Mr. Brantford, turn-

ing to Miss Brown, said: "Perhaps you can recall how, under the old competitive system of life, people suffering for the want of the bare necessities of life were oftentimes led to commit theft and suicide. Then again, you can recall instances of men who married women educated to look at life from the false standpoint that public admiration was the chief essential; and in order that they might keep up appearances these women contracted numberless debts, causing their husbands almost continual financial embarrassment, obliging them to resort to dishonest methods in order to keep themselves afloat. You will remember instances where presidents of banks, cashiers, and other employees, through speculation and dissipation, brought disaster upon themselves, besides bringing utter ruin to many owners and depositors connected with their institutions."

"Yes," replied Miss Brown, "I do recall those fearful times. I remember reading, in one of the early works of our Association, the account of great failures which occurred from over-speculation in the year prior to the forming of our great enterprise. In the city of Boston occurred the failure of several banking institutions, resulting from the conditions of which you have just spoken. I can also recall reading how the great department stores employed numbers of detectives, their duties being to be ever on the watch for dishonest employees and thieving patrons."

Mr. Brantford told Miss Brown that the great stores of New York, Chicago, and other large cities were robbed annually of vast amounts of merchandise and money in this way.

"Cause and effect," said Miss Brown, "was one of the first great subjects that the Coöperative Association took up. You know what misery, suffering, and want existed everywhere during your old lifetime. From the very beginning the system of the organization removed the terrible causes of poverty and distress, resulting in the effective condition now to be seen everywhere, creating what we believe Almighty God intended should ultimately follow as a result of the teachings of Jesus Christ, 'Thy will on earth as we believe it exists in heaven.'"

They were now approaching one of the public restaurants, and Mr. Brantford suggested that they have an ice cream. The invitation was readily accepted, and they entered the restaurant.

A very busy day had been experienced by all employed in the supply stores of the Coöperative Association. Only a few days remained before Easter Sunday, and every one was preparing to blossom out with new bonnets, suits, and other spring apparel.

Alice Furbush was conversing with Mabel Clay regarding the selection of her Easter costume. Mabel had been allowed to leave her work at three o'clock, and had come directly

from the treasury department to the supply store. Completing her purchase, she was about to go to another department, when who should appear but Harry and George. As they greeted one another, they told the girls that they had left Mr. Brantford with Miss Brown at one of the supply stores. The girls eagerly asked for all the news as to how Miss Brown and Mr. Brantford's acquaintance was progressing. George told of the deep interest displayed by Miss Brown in everything concerning Mr. Brantford, and, thinking the couple would much prefer their room to their company, had left them together, having previously arranged with Mr. Brantford that the evening should be spent in visiting the new athletic club building. The young men now invited Alice and Mabel to meet them at the restaurant near the athletic building at seven o'clock, which they promised to do. After a few minutes of general conversation the young men departed, as they desired to make some purchases on their own account.

Mabel and Alice stood watching the young men as they passed toward the elevator, and Alice asked Mabel, "Don't you think Harry and George are splendid young men?"

"I do," replied Mabel; "and was it not fortunate that they were appointed as a committee to show Mr. Brantford through the different branches of our Association!" Continuing con-

versation, she remarked, "How singular it is that Miss Brown should show such a wonderful interest in Mr. Brantford, for you know, Alice, she never seemed to care at all for the society of gentlemen."

"I am inclined to think," replied Alice, "that there is something in what George said last night. I believe she has carried his image in her heart all these years. Is n't it delightful to have Miss Brown with us? It makes it so pleasant! You and George will have lots of opportunity to enjoy each other's society while Miss Brown and Mr. Brantford are engrossed with one another."

Mabel looked at Alice with a flush on her face, and asked, "How is it with yourself and Harry?"

"Well," said Alice, "you know."

The first gong in the store now struck, it being quarter to four o'clock. By this signal customers throughout the entire building were notified that it was time for the attendants to prepare their stock for closing. The outside doors of the supply stores were at this time closed to the public. At five minutes of four the gong sounded for closing time, enabling all employees to leave the store at four o'clock sharp. That old-time method of letting people come in after closing hours, who could just as well have purchased their supplies in the forenoon or early afternoon, had given place to a perfect system of hours of labor. Mabel told Alice that she would defer until an-

other time the balance of her shopping, and waited until Alice should finish her work.

They then passed out of the store together. As they walked along the densely crowded thoroughfare, people were filling the streets from the business houses on every hand, four o'clock being the hour when all mercantile business of the Co-operative Association suspended. Alice and Mabel, as they strolled along, approached the restaurant which Mr. Brantford and Miss Brown had entered a short time previous, and they were now seen at the entrance, descending the steps. Alice and Mabel waited for them, and they met and greeted one another, continuing their walk for a few blocks, joining in general conversation. Mr. Brantford, as he started to leave, excused himself to the ladies, saying he would meet them, as previously arranged, at the restaurant.

He retraced his steps, walking through the crowded streets, where were located the great supply stores which he had visited that afternoon and to some extent become familiar with. He was pleased for a time to be alone, that he might review in his mind the many things that had transpired since the day before. He gazed upon the well-dressed men, women, and children whom he passed, all showing by their appearance true happiness and contentment. He stepped into one of the entrances, where he could better watch the crowds of people passing before

him. He now realized more fully what Miss Brown had said regarding cause and effect. Here were living examples of the effect of true coöperative Christian existence; not theory, but facts.

He thought how he had that morning been voted in and made a member of this people's trust, and given a credit at the treasury department of a drawing account amounting to three hundred dollars per month. It began to dawn upon him how it was possible for the members to receive such liberal incomes from the Coöperative Association. It came to his mind that, in the old-style methods of doing business, more than one half of the labor done was not only non-productive, but actually wasted, and much of the merchandise produced was worthless and unnecessary; under such conditions, the real producers themselves were unable to enjoy the fruits of their own industry. The money-lenders absorbed a large share of the people's earnings, while in addition a great army of middle handlers had to be supported. This had all been changed by a perfect coöperative system. Wonderful, wonderful, were his thoughts, as he gazed upon the magnificent structures that were to be seen on every hand. He could not take his eyes from the people, whose every appearance denoted perfect health, the expression of their faces showing sympathy and love as they passed by, their

conversation with one another denoting the truthfulness of their lives. Old memories crowded over him of the many times he had seen suffering from financial losses, caused by the terrible cut-throat competition and speculative conditions existing during his old lifetime. He recalled that it had been impossible, under the old conditions, for men in almost any walk in life to relieve themselves, even for a time, from the burdens and perplexities of business cares. It required fully three quarters of people's energy to provide ways and means for supporting their family and themselves, calamity ever lurking, and oftentimes coming when least expected.

CHAPTER VIII

It was a little after six o'clock. Harry and George had returned from the tonsorial parlors to their apartments. These parlors were to be found in various parts of the coöperative city. The young men were adding the finishing touches to their toilet, when Mr. Brantford appeared at the doorway connecting the two apartments. Harry, as he looked at Mr. Brantford's cleanly shaven face and nicely dressed hair, expressed a compliment to the artist who had had him in charge.

"Yes," replied Mr. Brantford, "your barbers are certainly artists. This is the third time I have had the pleasure of patronizing them; the first being at the hospital building, on the eventful afternoon of my sudden awakening."

As the weather looked threatening, the gentlemen donned their light overcoats, each taking an umbrella, as it had clouded up during the last hour; and they started to walk toward the restaurant building where they were to meet Miss Brown, Alice, and Mabel, — Mr. Brantford expressing in conversation his wonderful delight and pleasure in his present blessed existence, as they walked along.

He told of the thoughts that had come to his mind, during that afternoon, of the marvelous transformation in what seemed to him but a single day. "And to think," said he, "that it has taken so many centuries for men to become educated to the present simple method of perfect existence by coöperation! Boys, I can remember the time when, in New York, Chicago, Boston, and other large cities, it was unsafe at night for people to walk in some sections. I can remember men being held up, and not only robbed, but murdered. Women were sometimes stopped on the street at midday and relieved of their valuables, some even having their jewels torn from their ears."

"How horrible!" exclaimed the young men.

"Yes, indeed, it was horrible," said Mr. Brantford; and continuing he told how people's homes and buildings were entered at all hours of the day and night by sneak thieves and burglars, who would even go so far as to commit murder in order to accomplish their ends, if necessary. Stores, offices, and banks were entered and frequently robbed of immense sums of money. Men became so base that explosives were sometimes used; on one occasion a young man was blown up by a bomb, which had been used to threaten a banker to obtain money.

As they continued to walk along the beautiful streets, frequently crossing the little parks

beautifully laid out, Mr. Brantford told how base many men and women once were, even selling themselves in marriage, discarding persons whom they loved for others with wealth. Money was so worshiped that no iniquity was considered too great to obtain it, and thus they sold themselves in every conceivable way to earn a living. In all the large cities there existed gambling-hells, drinking-places, and houses of prostitution. Women studied the art of acting, in order to make themselves agreeable to the opposite sex for the purpose of gaining a livelihood. Wealthy people sold themselves in marriage, money and position being looked upon as the essentials of life. Some of our rich American families consummated marriages between their daughters and foreign dukes, lords, and other devils who had become wrecks financially, physically, mentally, and morally, from the lives they had pursued, — the poor American girls, after marriage, being compelled to return to their former homes to find a refuge from the cruelty of their foreign husbands.

"How perfectly terrible all this must have been!" replied the young men. Their feelings were much wrought upon by hearing directly from Mr. Brantford's lips these horrible tales.

"Yes," replied Mr. Brantford, "it was both terrible and horrible, but the chaotic conditions of the world and the selfishness of mankind

were largely to blame. You must consider what every boy and girl had to face, going out into the world during that period. Many a young man left a home in the country, as pure and as good as either of you, perhaps going to New York City, after graduating from school with high honors; his parents may have advanced him a little money to assist him in seeking his fortune. It was ever the rule in my day that the chief aim of a young man was to acquire wealth and position. He enters the city with the expectation of finding positions on every hand offering employment. He begins to look round, and finds that without personal friends it is hard for him to procure employment unless he is of a very persistent nature. He becomes discouraged, and, purchasing the morning paper, seeks the want columns, and is perhaps attracted by the advertisement: 'Wanted. A young man with a little money can grow rich rapidly by a small investment of capital, also securing a permanent position at a good salary.' Seeing this attractive advertisement he bites the hook, as many another country sucker has done before him, loses his little all, and with it his courage, often falling into bad company, and gladly accepts any position, even a place totally unfit and one he certainly should not occupy, his early training and education having fitted him for something more noble in life. Now, on

the other hand, a girl goes into the large city, applies to the superintendents of the large department stores, and, after several applications have been made, may receive an offer of two or three dollars a week. She will no doubt tell the superintendent that it will be impossible for her to live on so small a salary. Superintendents have been known to reply that she should find some gentleman friend to assist her. Boys, these things have been done, and thus you can readily understand that it was not entirely the fault of the individuals that they became what they did under the terrible conditions existing. Life was such that all had troubles of their own. Nobody seemed to have time to care or think what became of those who were unfortunate. The war of competition in business compelled manufacturers, merchants, and other employers to continually lower the standard of wages; and thus the ranks of the discontented laborers, tramps, outlaws, and other vile associations were continually swelled because of the chaotic system existing everywhere."

They now approached the restaurant building, and Mr. Brantford called the attention of the boys to the vast improvement in the buildings, streets, and avenues that they had walked through, telling them of those he had formerly known.

"In my day," said he, "individuals owned

property which they would rent for any and every purpose. In some of the larger cities individuals owned vast amounts of real estate, in charge of agents who looked after the renting of the same. These properties, located in various sections of the city, were occupied by tenants who plied questionable trades for making money to pay the landlord. Owners themselves very seldom visited their properties. They had no desire to see who the occupants were, or to what use their property was put. All they required was that on the first day of each month their agents should render a full and accurate return of all moneys collected from tenants occupying their properties, so they themselves could live in luxury. Many of these rich owners were the strongest supporters of churches: consequently they dared not denounce vice, and their names headed the lists of the various charitable organizations. They smoothed their consciences, like all others living at that time, with the thought that it was business, and that it was absolutely necessary that vice and crime should exist, for such had been the condition of affairs since the beginning of time. Boys," said he, "I can but pause and look with wonder and admiration, as I see these vast and marvelous changes in social conditions which have since been brought about."

The young men were deeply touched by all

that Mr. Brantford had said. Harry, addressing Mr. Brantford, said, "The Coöperative Association controlling, as it does, all properties, has made it possible, under our system, to create purity and cleanliness in every branch of its organization."

Entering the restaurant building and ascending to the second floor, they found Miss Brown, Alice, and Mabel waiting for them. After removing their outer garments they went up to the third floor, where a private dining-room had been reserved for their use. The ladies looked charming in their beautiful costumes, composed of various shades of silk and soft fabrics. Dinner was now served, and their conversation became general.

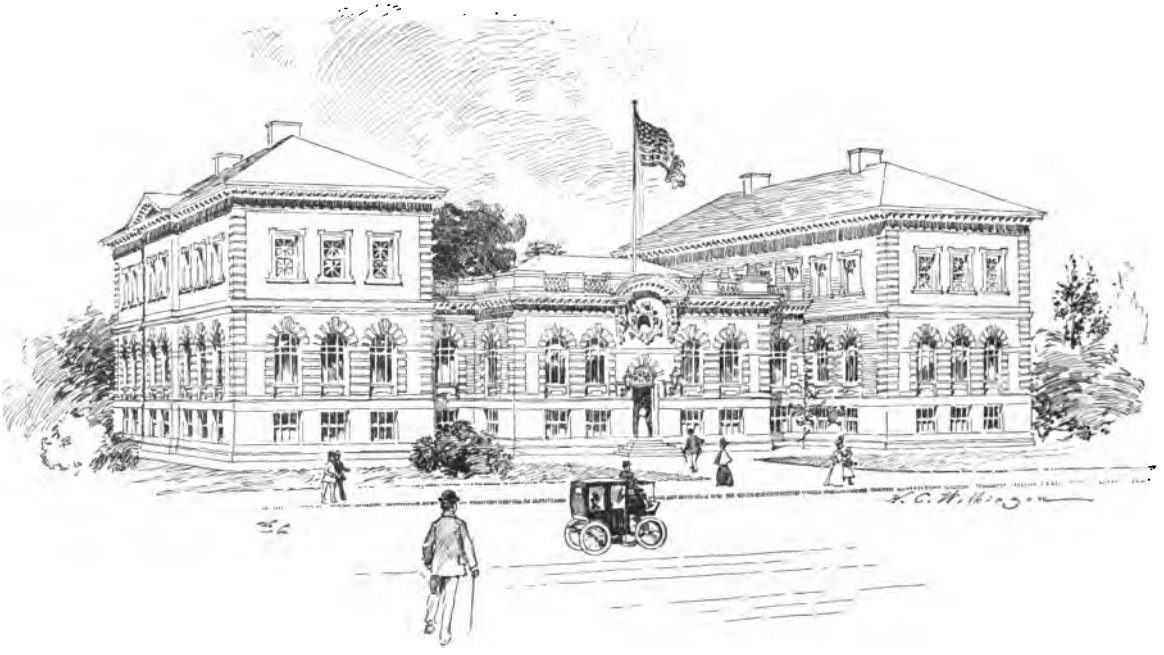
As they left the restaurant, Miss Brown and Mr. Brantford strolled along ahead of the others toward the magnificent public athletic building, which had but recently been completed.

They saw facing them a mammoth structure, occupying a full city block. (See illustration.) This building was a double edifice, constructed so that the buildings on either side bordered a centre structure, covering a space seventy-five feet in width and two hundred feet in length. This centre structure was but one story high, lighted and ventilated by numerous dome skylights. The double structures themselves were massive and substantially built, just such buildings as one would approve of as suitable for the

purposes for which they were intended. As you approached these structures, wide massive stone steps led to the main entrances. Our friends approached the building, where were seen entering women and young misses, whose ages ranged from twelve years up; while, on the other side, men and boys came in for the purpose of passing the evening in pleasant and healthful exercise and entertainment. It had been decided to visit the ladies' gymnasium first, and, entering the grand hallway, they saw, on either side, rooms which were used for reading, music, and other social enjoyment; they passed along to a coat-room, where they had their clothing checked, for which a charge of a five-cent coupon for each was made.

They now started on their voyage of investigation through the building. Mr. Brantford was completely taken back at the wonderful scope of this the latest department brought to his attention, and he asked Miss Brown if there were other athletic buildings in the city.

"Oh yes," replied Miss Brown, "there are quite a number of them. Physical training has become one of the special features of our organization. Children are instructed in physical development as a part of their education, and are encouraged from the love of this healthful exercise to regularly attend these institutions, and thus their health is preserved."



ATHLETIC BUILDING

They walked through the rooms on the first floor, which were divided into sections, some of them being devoted to various entertainment, such as cards and other games. The walls were covered with pictures illustrating different specimens of the human figure, showing an endless variety of development of form, taken from life during the history of the human race. Mr. Brantford became interested in these illustrations. Miss Brown, observing his attitude as he gazed on these pictures, depicting faces and forms of men and women who had led lives of every sort and kind, told him, "These pictures are a part of our early instruction; boys and girls are shown them as object lessons." He saw at once what an instantaneous impression this picture study would create in the mind of an intelligent youth. Here were pictures of men and women who had, by their lives of debauchery, developed figures that represented anything but godlike people; also the children born from such parents; scenes taken from fashionable club life, representing men well dressed, but bloated and altogether out of shape, the result of excessive eating and drinking. Here also were shown pictures of young men and boys, their figures shrunken from the use of cigarettes and tobacco. Other pictures represented those who had contracted diseases of the blood, arising from the effects of a debauched and licentious life.

As they continued to look over the gallery they came to pictures of the old-time bum and tramp, with faces covered with blotches and pimples. Here also were represented in a row of pictures dissolute women, who, by their terrible lives, had become so totally vile and filthy in their appearance as to leave no trace of refinement and civilization. As they walked along, looking at the vast array of object lessons represented, there were examples enough to cause any one to think twice before again sitting down and dissipating at a club or hotel café, as so many universally did in Mr. Brantford's time.

"Miss Brown," said Mr. Brantford, "these pictures bring back to my mind so many sad experiences! I have in New York witnessed scenes that verified these illustrations. I have known men who were rich in this world's goods idling their time away in clubs and other places, destroying themselves, and, by their evil influence, carrying others down with them. Their donations for charity would count for but little, since they gave it no personal attention. I have observed business men, after their day's work, sit down in one of these cafés and drink from four to ten cocktails before dinner, and the Lord only knows how many more they imbibed while eating, and before retiring at night. It was a common sight in many of the fashionable drinking-places to see bright young men,

clean and fresh-looking, imitating the harmful habits of their elders. It was actually thought manly, on the part of many youths, to carry their heads high with a lighted cigar in their mouths, imitating those older than themselves. Young girls, by the evil influences thrown around them, fell into the frivolous habits that meant death and destruction to all that went that way. The general customs of the times were such that fashionable dinners were considered incomplete without various kinds of liquors and cigars. Miss Brown, many a young man and woman can date their downfall from one of these dinner parties."

They passed through into the rear, where was the large gymnasium hall. Here could be seen every known device for physical development. Above the main floor was constructed a balcony, used as a track for running, walking, etc. The place had become well filled with women and girls, dressed in light and airy costumes, showing figure development that was most wholesome to look upon. The various forms of exercise seemed equally well enjoyed by both old and young. After spending a little while here they visited other sections of the building, — the large swimming-pool and various rooms.

They descended to the basement floor, which, however, was above ground, the main floor being approached by a wide flight of steps. Here a

wide section was devoted to bowling-alleys, which seemed to be patronized to their full capacity. After watching this invigorating exercise for a time, they wended their way into the one-story centre building which lay between the two structures at the sides.

This vast area of floor space was devoted to the use of billiard and pool players. The tables were fast becoming occupied by players. Alice and Mabel, approaching Mr. Brantford, asked if he would like to join in a game of pool, and, receiving a reply in the affirmative, a pool table was secured, the three ladies playing against the three gentlemen. After playing five games, the ladies having won three, they surrendered their cues, each paying the attendant a twenty-five-cent coupon.

They then visited the building used for the men. This was fitted out in practically the same style as that previously visited. After spending a short time watching the men and boys at their various forms of exercise, calculated to improve their physical form and health, they descended to the lower floor, which was arranged for bowling-alleys, similar to the one in the other building. The gentlemen now challenged the ladies to bowl, wishing to retrieve their honors lost at the pool table. Strong rivalry existed for fully one hour, as the two teams bowled against each other, finally winding up with the gentlemen a little

ahead of the ladies. Here each member paid at the rate of ten cents a string. Boys from fourteen to sixteen years of age were employed to attend the alleys. Miss Brown explained to Mr. Brantford that boys and girls were allotted certain duties in the various departments outside of their regular studies; these duties were so regulated that the work was divided so as to make it a pleasure to them rather than an irksome duty.

They now went back to the building where they had left their wraps. George, who had stepped to the outside entrance, returned and said that it was raining quite hard. A telephone message called an automobile, which was soon at their disposal. The party comfortably seated themselves in the vehicle and went on their way to their apartments.

Arriving at the rooms of the ladies, Mr. Brantford assisted Miss Brown to alight, holding his umbrella so that she might not get wet, and escorted her up the steps; wishing her good-night, he expressed the pleasure he had enjoyed in her company. The young men having assisted Alice and Mabel to alight, all three reëntered the vehicle and rode to their own apartments. As Mr. Brantford wished Harry and George good-night, he expressed the desire to visit the publishing plant on the morrow.

CHAPTER IX

THE morning of the fourth day of Mr. Brantford's new existence opened bright and beautiful. The heavy storm during the night had left nature radiant. As he gazed through the lace curtains of his apartment, the sun shining so brightly created a glowing picture as he made his morning toilet.

He heard his two companions talking in their apartments, and stepping to the door, which was slightly ajar, greeted them with a hearty good-morning. After conversation on the pleasant entertainment of the previous evening, they decided to breakfast at a restaurant near the publishing plant.

Leaving the house, they walked along through the clean streets and among the freshened buds of the shrubs and flowering plants which bordered their way. As they continued their walk, the subject of the publishing plant became the topic of conversation. George mentioned that all books and pamphlets issued from the coöperative city were printed at one great publishing plant. Mr. Brantford was much interested in the subject, and spoke of old-time methods,

when the streets and dooryards were strewn with handbills of patent medicines and other fake literature. "I have failed to see," said he, "anything of this kind now."

George smiled as he replied: "We have no use for anything of the sort at present. Our board of physicians, looking after the welfare of the members, have entirely stopped the sale of these patent drugs, thereby saving a tremendous amount of wasted energy and money."

They entered the restaurant, and as they passed by the office each purchased a copy of "The Daily American," for which he paid a five-cent coupon. Ascending to the second floor, they seated themselves at one of the tables near a large window, the attendant having taken their breakfast orders. Mr. Brantford, looking over the headings of his newspaper, saw illustrated here the facts relating to the wasted energy in printed matter, which had previously been spoken of by George. He did not see the old-time glaring advertisements of numberless cure-alls, which represented the outlay of millions of dollars for newspaper advertising, in addition to the vast sums spent for the printing of circulars, pamphlets, and other literature considered necessary to the carrying on of this branch of industry. As he spoke of these vast outlays he also told them of the never-ending amount of cookbooks, grange papers, church-fair programmes, together

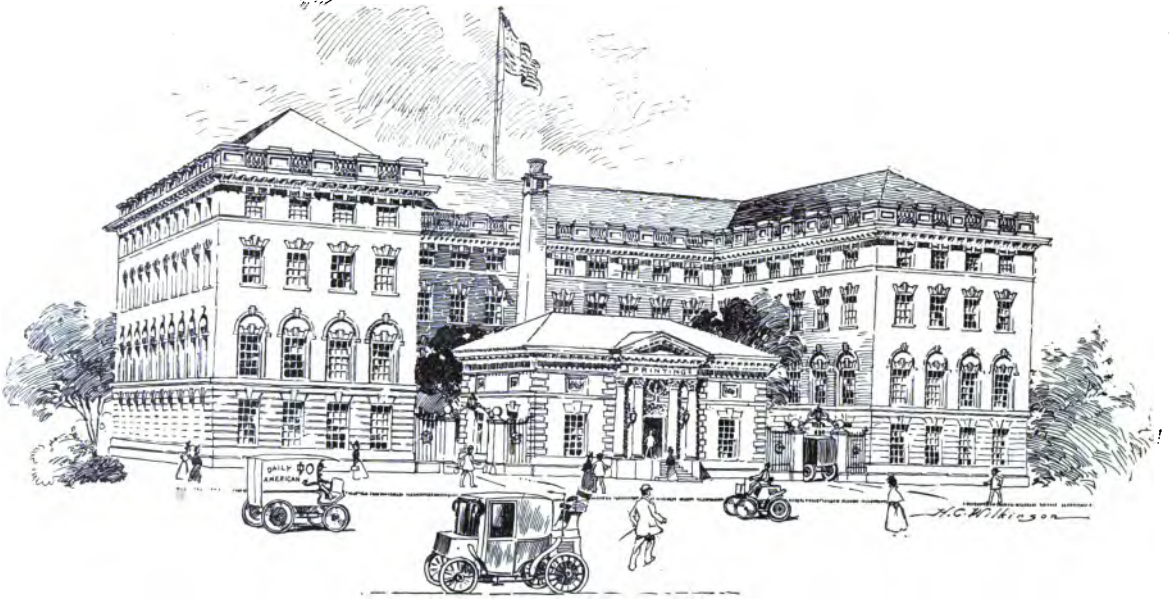
with the limitless amount of fake advertising circulated by dealers in almost every branch of trade.

The attendant now appeared with their breakfast, consisting of fruit, fish, eggs, rolls, muffins, and coffee, exquisitely prepared, showing that cooking had become one of the fine arts, and the serving had been elevated so that it was a pleasure to be an attendant in this very essential department.

Having finished their breakfast, they each discharged their indebtedness with the cashier, and leaving the building reached the publishing department, consisting of the large buildings shown in the illustration.

They first entered the building used for general offices. As they passed through the central hall, on either side could be seen the departments devoted to telegraph and telephone. They entered the elevator, and were taken to the second floor, which was used for the general editorial departments. They approached the private office of Mr. Emerson, the chief of this very important department, and the attendant invited them to take seats while he notified him of their presence.

Mr. Emerson greeted Mr. Brantford and the young men, inquiring how he had thus far been impressed with what he had seen in the new coöperative city. Mr. Brantford, replying, said



PRINTING PLANT

that there was but one expression, which he had already used several times, and that was, it seemed as if he had entered heaven.

Mr. Emerson, smiling, said that the expression used represented exactly what this great people's trust meant to humanity. "The Coöperative Association of America has completely revolutionized the entire method of living." Continuing, he said: "Probably in no department of our whole organization will you find illustrated a greater demonstration of the revised methods now in vogue than in our publishing department. You can recall in your day the issuing on Sunday of blanket sheet newspapers, published in the large cities, and how they were constructed." Mr. Emerson, picking up a copy of the morning paper, opened it, showing the telegraphic news and other matter, and called attention to the fact that the quality of the paper was vastly superior to that formerly used for newspapers. "You will also notice, Mr. Brantford, we use a larger type than formerly, making it much easier to read. No doubt you have already observed a total absence of those sensational headlines so common in your earlier days. We issue a morning and an evening edition. The Sunday papers have been done away with by our Coöperative Association. This paper is of the same general character as the various papers now published throughout the country by

us. You will find on file, in the many reading-rooms and other public places of our city, copies of the daily papers published in the different cities of the country. The numerous small papers so abundant in your former life have been merged into the larger journals, issued by the large coöperative plants. Each of the various publishing plants is located in the large cities, having an able staff of writers, who present to the people the news and interesting matter of the times in a clean and concise manner, eliminating all matter bordering on exaggeration and sensationalism, applying in the truest sense the great watchword of our Association, 'economy.' You can doubtless recall many of the publishers in the large cities, during any time of universal excitement, issuing extras, in some cases as often as every hour, the only real change being in the glaring and misleading headlines."

"Yes," replied Mr. Brantford, "I not only recall the fact, but have myself purchased such papers." He glanced over the sheet before him, opening the pages, and found it printed in a clear and bold style, devoted to general news, editorial articles, local items, and other matters. Nothing of an advertising nature appeared in any part of the paper. One section was devoted to an accurate statement of the condition of the treasury department, and gave the amounts of sales in the various supply stores and of other enterprises.

"Mr. Emerson, I remember that in this city trains brought, every Sunday, papers from both New York and Boston. These Sunday papers had from seventy to one hundred pages or more of printed matter, fully three quarters of which was advertising of various kinds. Much of this matter was of a sensational character, vast quantities of merchandise of nearly every known sort being here advertised at fabulously low prices, and in nearly all cases represented to be but a fraction of the actual cost of production. Various excuses and reasons for such selling were given, most of which were of a doubtful character. The fierce war of competition existing at that time between the great department stores caused them to resort to the most extreme methods in order to secure patronage. I remember one of the New York Sunday papers had as an advertising illustration a picture of knights of old on horseback, clad with armor and sword in hand, challenging the world to equal the value to be found during the coming week. These great newspaper plants, like all other enterprises operating business at that time, would accept any kind of advertisement, regardless of its true character. The profit derived from this source was the chief support of the papers. Page after page was devoted to columns of wants and other small advertisements, from a man and a woman wishing employment to the

swindler advertising for investors in some fraudulent scheme. Manufacturers of patent medicines oftentimes used an entire page, and by large pictures of some poor specimen of humanity, in the throes of death or suffering, illustrated the tortures of some dreaded disease, some of the pictures being as horrifying as the most vivid illustrations of Dante's Inferno."

Continuing, Mr. Brantford said: "You have spoken the truth when you stated that in no department was there more waste of energy than in that of printing and publishing. During periods of national elections, or their previous campaigns, untold energy was wasted in the writing of articles reflecting on the characters of the candidates who stood for office. Because of these spurious articles, readers would often question whether or no such men as the articles described should be allowed their freedom. There was no end to the tremendous losses sustained by people of all classes who invested their savings and surplus capital in the schemes which the newspapers so glaringly advertised. Frequently there would be heralded gold, silver, and other mining projects in the columns of the newspaper, which had for their bottom little more than wind and water, — wind to blow the reports to hungry investors, water to increase the number of shares so that all 'suckers' might have an opportunity to share in the downfall of such

enterprises. Editorial matter to a large degree was not honest conviction, but published to assist political candidates, as all papers espoused the cause of one or another political party; and through the medium of these papers the public were led to believe that their particular party was doing everything in its power for the best interests of the country. It was a well-known fact that many of the politicians in office were dishonest, making it necessary for their particular party organs to print fallacious editorial articles, more or less distorted, and heavily sugar-coated in order that they might be swallowed by their readers. Millions of dollars annually were wasted by political bosses in grants to incapable men in return for party service, positions from that of an ordinary municipal office to a national representative."

Mr. Emerson coincided with all that Mr. Brantford said, for this as a matter of history had been familiar to him. He now told Mr. Brantford that in the year 1900 there had taken place one of the most exciting presidential campaigns the country had ever known. The political bosses, as he described them, used every argument during this campaign to help their different parties. Affairs had come to such a state that one set of politicians was no more honest than the other. Really, gold was their only god, and principle was forgotten. Politicians of

all parties were more or less owned by bankers and monopolists who had gained control of the products of our nation. The war of competition had grown year after year, keeping pace with improvements in all methods of production and transportation, — this creating such a state of affairs that men were compelled, for their own self-preservation, to coöperate and form large individual trusts; these gigantic combines had control of the different necessities of life, — oil, sugar, beef, flour, tin, iron, glass, wool, coal, rubber, ice, railroads, and other vast interests. Individuality had become lost in these combinations. The campaign of 1900 was fought on the issue of the times, gold, — the trusts and combines, together with expansion, against silver, anti-imperialism, and labor agitation.

"You no doubt recall the war with Spain, during the year 1898, — how we acquired Cuba, Porto Rico, and the Philippine Islands; this great acquisition of territory creating material for politicians, carpet-baggers, and newspapers to exercise their energies. The political spouters of the campaign of 1900, in their speeches, made a specialty of denouncing the trusts, while they, as individuals, like all other intelligent and thoughtful people, saw that concentration was the natural outcome of competition. Intelligent people believed that these great combinations, trusts, and department stores were in the line of evolu-

tion, without which men with the necessary abilities required to operate the present great people's coöperative trust could not have been found. The Coöperative Association of America was the natural outcome of the vast individual combinations and trusts so cried down by the thousands of people who saw, but could not understand."

Mr. Emerson invited Mr. Brantford and the young men to walk through the different buildings in which was carried on the tremendous publishing business of this great organization. As they walked through the various sections and floors, Mr. Brantford was interested in the wonderful workings of this branch of the Coöperative Association. The magnitude of this department grew upon him as he looked over the vast floor spaces and watched the individuals at their work, not a word being spoken between members during the hours of employment, — this being one of the strict rules of the department. As the reader has already been informed, hours of labor were short, and every moment was of value. They entered one of the buildings devoted to the publication of juvenile works, where were also prepared a children's weekly magazine, and books containing stories suitable for the young, often read by older people as well. Juvenile publications were largely taken from writings contributed by scholars of the Association's various educational institutions.

"Our system is such that all are given equal opportunities," and Mr. Emerson explained to Mr. Brantford how surprisingly advanced were the thoughts of the young as evinced in some of their writings, and what splendid talent was in this manner discovered.

A copy of the magazine was handed Mr. Brantford, and turning its pages over he was attracted by sketches of buildings, together with drawings and other detailed plans, showing that here was illustrated material for the coming engineers and architects; also pages showing designs of fashions in wearing apparel. Still other sections of the books were devoted to illustrating floral and artistic designing. All of these demonstrated the developing tastes of the youthful minds of the community. Mr. Emerson, as he explained the operation of this great department, told him that all manuscripts and drawings, regardless of their character, were given careful consideration, this material being subjected to the examination of three different readers engaged for the purpose; and any matter that was not considered of sufficient merit to admit of its publication was returned to the sender, with explicit corrections and information tending to guide the mind of the writer into correct channels. None of that old-time method of consigning matter to the waste-basket without thorough investigation was here tolerated.

They now continued their tour of investigation through the various buildings, where were seen in operation the printing and folding departments, the binding of books, magazines, etc. Several monthly books were devoted to the subjects of art, music, fashions, and other matter of interest and profit to the people of the Association.

Having finished their tour of inspection, and becoming seated again in Mr. Emerson's private office, Mr. Brantford inquired if there were many books published to-day outside of the Coöperative Association.

"There are but few publications," replied Mr. Emerson. "Men and women of letters appreciate more fully than any other class the value of living in a beautiful world, and many of them were among the first to enroll themselves as members and shareholders in the Co-operative Association."

"How did this affect the great publishing plants of the country?" asked Mr. Brantford.

"When our organization was first started," replied Mr. Emerson, "the great publishing plants, including newspaper owners, were, as a rule, of the same opinion as the great majority of people at that time, — that the Coöperative Association of America was started, like all other individual trusts, as a money-making scheme, for the purpose of fattening the pockets of a certain

number of individuals. As you know, Mr. Brantford, the conditions existing at that time caused people to be suspicious of one another. After only a few years these great newspaper plants went out of existence, — the individuals themselves becoming members of the great people's trust."

Mr. Brantford asked where the first daily paper of the Association was started.

"In the city of Boston," replied Mr. Emerson. "Massachusetts, as you know, was always first and foremost in espousing the cause of humanity. You will recall that it had already taken up the social question, for Socialism had entered the political field. In 1898, a Socialist mayor was elected in the city of Haverhill, and reëlected in 1899. Brockton was the city next to fall into line in this respect. Two members of the state legislature were elected by the Socialist party. The people of this State were the first to enter into the development of what you now see as the great people's trust. The merchant of whom you were told as the founder of the primary organization, and who was the author of 'The World a Department Store,' was born and received his early education in the city of Boston. He was also connected as an employee with the largest department store of that city. It was only a few years after the launching of the Coöperative Association of America that it be-

came the ruling factor of the business and social life of that city, extending its different departmental branches into all parts of the country."

Mr. Brantford had now become intensely interested, and asked when and how the development of the business of this great organization was started.

Said Mr. Emerson: "The city of Boston was looked upon by this merchant as being the proper place to locate their first large supply stores, outside of the coöperative city; so property was purchased, and buildings were erected, similar to those you saw yesterday afternoon in our city. A newspaper had already been in operation for some time, and its sale had grown to mammoth proportions. It was sold purely on its merits, as a people's paper, the price being then, as now, five cents per copy. It circulated all over the country. As you have already seen in your examination, it was printed without any advertising, excepting such matters as related to the general business of the organization. Its editorial articles were ever honest and ready to expose any and every dishonest method so common at that time, taking up, as they did, subjects of vital importance to the welfare of the people of our country, — subjects commonly avoided by the regular newspapers, which were under the control, to a greater or less extent, of the gold-worshipers at large. 'The Daily American' became the constant companion

of these men, and its tremendous influence for the right was of such strength as to make conversion to its principles impossible to withstand. They not only contributed their money by the purchase of shares in the Coöperative Association of America, but oftentimes became the best and most brilliant of our co-workers."

"Wonderful, wonderful!" exclaimed Mr. Brantford, and asked Mr. Emerson to tell him more of the methods pursued during the early period of the organization. He wished to know the first steps taken in developing the business of the organization.

"Well, to commence," replied Mr. Emerson, "you are aware that in your day, in order to foster any enterprise, it was necessary that the treasury should be made complete: this, therefore, was the first department developed. You have already been told how many people who were purchasers of the story 'The World a Department Store' became investors at the start; likewise, many of these investors became a part of the board of management. Then came the developing of various business enterprises, each of which had men who, from their vast experiences with gigantic individual enterprises, made it possible to organize and develop what has grown into a perfect coöperative system. One department after another of life's industry was added, which continued to simplify matters

in the saving of wasted energy, developing a perfect system of supply stores located in the natural centres of trade in New England, and thus finally extended over the entire country, acquiring by purchase properties of various manufacturing plants which were included in one system. Goods were shipped direct from the producer to the supply stores, saving all that wasted energy from unnecessary handling by commission men and jobbers, which had to be charged against the poor operatives in your time. These middlemen were given more profitable and beneficial work to perform as managers of our mills and enterprises. Our coöperative system has made it possible gradually to reduce the hours of labor, and at the same time increase salaries, until to-day every producer enjoys the full fruits of his labor. It has likewise made it possible for all to enjoy the pleasure of outdoor games and other recreations, which in your time were confined to but a comparatively few; and even many of these, by reason of sudden losses, through financial difficulties brought about by periods of panic during your time, were sometimes obliged to abandon such privileges, and become members of the vast army of struggling toilers. The building of homes and apartment houses under the supervision of skilled architects and engineers resulted in a complete change from the filthy and unhealthy tenement structures which

you formerly knew. The Coöperative Association acquired, through its real estate department, lands and properties for the Association as a whole, and wiped out of existence those vile places which were the cause of so much misery and suffering in your day. We have created what we believe was implied in the Lord's prayer, a heaven on earth, preached so continually by priests and ministers for nineteen centuries. Human beings now practice the golden rule of loving one another and keeping the great commandment, so well remembered, 'to love thy God with all thy heart, with all thy soul, and with all thy might.' Owing to the methods of life at the time of your previous existence, it was practically impossible to practice or truly live according to these great commandments."

Mr. Brantford, with his head bowed, sat in silent thought, as all this had been more forcibly explained to him. After a few moments he asked, as he looked up, how the restaurants were operated, and what methods were used in the receiving of their supplies. Mr. Emerson answered he would be shown the entire workings of the farming sections, which had been transformed into one of the most beautiful and attractive departments of the Association; there he would no doubt be told the workings of this important branch, so necessary to the life of the great peo-

ple's trust. Products were shipped regularly to the different supply depots, located in each city, — the restaurant structures receiving each day their supplies from the different cold-storage and other buildings.

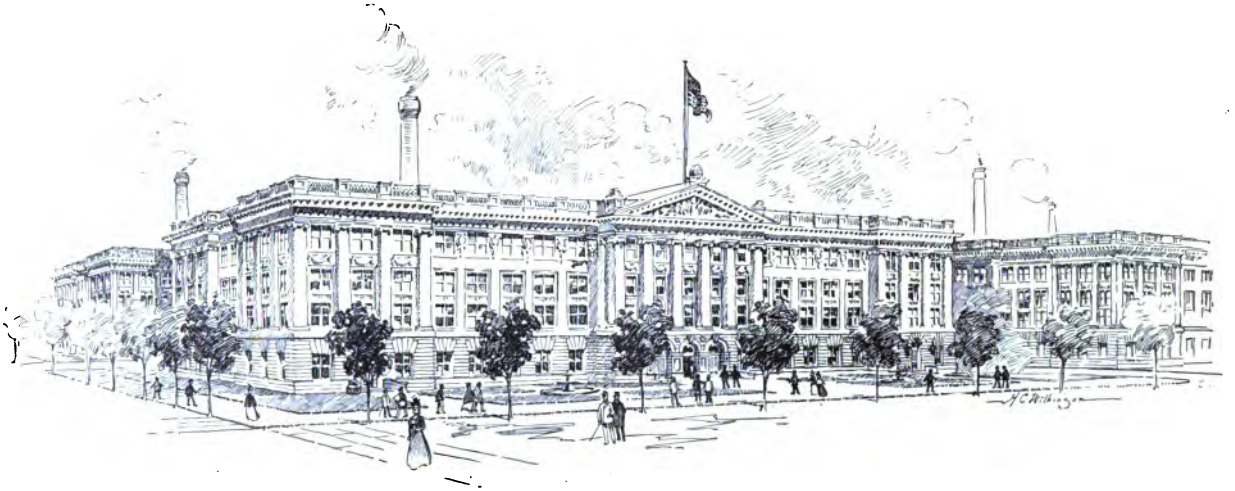
Mr. Brantford asked what had become of the drug stores and other small shops so numerous in his former day. Mr. Emerson told him that, gradually, one after another of these stores disappeared, from lack of patronage. The individuals who had been their proprietors were warmly welcomed as members of the Association, becoming as they did active co-workers and producers. "The board of physicians will acquaint you regarding the changes in the dispensation of drugs and medicines."

Mr. Brantford, arising from his seat, thanked Mr. Emerson for the generous information he had received, and, accompanied by Harry and George, he wended his way toward one of the large manufacturing plants. The hour being a little after eleven, and Mr. Brantford having become so deeply interested in what had been related to him, he expressed a desire that they should visit one of these great industrial places before lunch. Harry suggested that they visit one of the great cotton mills, where the colored fabrics were manufactured.

Arriving at the office of the works, here illustrated, they were greeted by Mr. Lewis, the

chief, whom Mr. Brantford had previously met at the banquet. Mr. Brantford became interested in the present system of operating this important branch of industry. Mr. Lewis invited them to go through the various departments of the extensive manufacturing plant. The two young men followed along in the wake of Mr. Lewis and Mr. Brantford, as they started on their tour of inspection. The construction of these mills showed that the chief idea was to provide safety and comfort in all their arrangements.

Entering the large room, they saw vast improvement in the location and floor space of the machinery. Mr. Brantford expressed his pleasure as well as surprise to see the wonderful changes which had been wrought in this great field of enterprise. Here he observed artistic work in the finishing of the interior of all these rooms. He was also attracted by the looms and other machinery. Instead of being closely placed, as formerly, they were grouped in sections, allowing ample room for the operatives, on whom he saw the reflection of contentment and happiness, all showing the same intelligence he had thus far witnessed in the other departments visited. The department which interested him most was the one devoted to dyeing and bleaching; for in his former days these branches had always been located in some gloomy, dark, and out-of-the-way place. Often they were pro-



MANUFACTURING PLANT OF THE ASSOCIATION

vided with little or no light, the ventilation as a rule being very poor, and everything savoring of an unhealthy condition. The operatives, aside from the boss dyer and boss bleacher, received very small wages. Here, indeed, was a transformation, for devices had been invented whereby these branches had been made singularly attractive. Men employed here showed the same intelligence seen elsewhere. During their hours of employment these men provided themselves with clothing suitable to their work, which, upon leaving the works, was supplemented by garments which placed them in appearance on a level with the employees of a banking institution. The appearance of the room had a clean and wholesome look to the visitor, the rule of the Coöperative Association applying here as elsewhere: "A continual study to provide improvements in methods, so that every department of life shall be made pleasant for those employed." No industry has met with greater changes than that of manufacturing. Cleanliness was observed here in every detail as strictly as in the supply stores or any other department.

They had now spent over an hour walking through the various rooms, visiting the different branches of this wonderful manufacturing plant. As they had again become seated in the private office of Mr. Lewis, Mr. Brantford expressed his

deep admiration of the marvelous changes he had seen, showing the delightful harmony existing in all the arrangements connected with this great plant.

"Yes," replied Mr. Lewis, "probably in the department of manufacturing you will observe as great a change as will be found in any department of our Association. No doubt, Mr. Brantford, you can recall how manufacturers were compelled, because of the fierce competition then existing, to figure down at certain periods the cost of producing their products. To illustrate, everything was based on a percentage. If a new mill was to be erected, the first consideration was the investment of the least capital to produce results. The welfare of the employees was not considered, for no money was ever expended to beautify the mill which was to become largely the home of the laborer. In this mill you have seen illustrated that nothing is left undone by the Coöperative Association to make the lives of members who spend a portion of their existence in the work of this institution as pleasant and healthful as it would be in any class of work in our great Association.

"Again, you can recall how the conditions existing in your early days saved money, in the construction of such mills, by locating the dyeing department on the ground floor. Again, in the placing of machinery, it was the duty of

the agent to utilize all available space for the placing of looms and other machines, in order that they might create larger dividends for the shareholders. You remember under what system manufacturers operated their plants. The goods were sold through commission houses to jobbers and clothing manufacturers on four and six months' time, which created a tremendous interest account. Then times came when stocks accumulated, and had to be sold, oftentimes, as you know, at public auction. This, of course, resulted in tremendous losses to the owners, besides establishing a lower price for other mill-owners making the same class of goods. During such periods the board of directors would call a special meeting, ordering the agent to be present. Then the question came up, Where and how shall expenses be reduced? The pay rolls were the first list to be looked over. Some director, perhaps, cited four or five people of the same name, who constituted one family, — their combined earnings representing, perhaps, twenty-five to thirty dollars per week, showing an average of five to eight dollars to each person. Surely, some sharp member of the board of directors would say, a reduction of ten per cent would mean no suffering to such a family. Their total earnings represented on the salary list would, after a reduction of ten per cent, admit of a sufficient income to meet all contingencies. Then

a vote would be passed instructing the agent to make a general cut of salaries in all departments of ten per cent, and sometimes more. No consideration was shown to the individual workman receiving a salary which barely supplied the wants of his growing family, consisting of a wife and several children, and oftentimes aged parents, whom the mill-owners had discharged after years of faithful service. Nor did this reduction in salaries remedy the loss that had been sustained by the mill-owners, the relief being only temporary, as the purchasing power of the operatives themselves being lessened made it impossible for them to partake of the fruits of their own industry. Now came another series of troubles to mill-owners: the banking institutions holding notes grew suspicious of these great corporations, as the markets continually showed a lowering scale of prices for their productions. These banks would then demand payment of outstanding notes, which manufacturers oftentimes were unable to meet. Then came sudden crashes, resulting in a complete shutdown, causing suffering, want, and distress to the operatives, while the stockholders lost their investments. No individual or class escaped, as all suffered losses during such disastrous times. Those who had counted their mill shares as valuable found them worthless. Banking institutions oftentimes fared but little better, for, in

the settlement of these properties to satisfy the creditors, only a fraction of the estimated value was ever realized from these vast manufacturing plants when placed upon the market at forced sales."

Mr. Brantford was very much interested in what Mr. Lewis had said. He now spoke. "I can recall," said he, "an instance in this city, which occurred but a few years before I retired, when one of the largest manufacturing plants was acquired by purchase after having passed through one period of insolvency, the shareholders, together with many banking institutions, having lost from a million to two million dollars. This great manufacturing plant was put into a stock company, and the shares were largely taken up by local parties, while the plant itself had been acquired at a purchase price representing ten cents on a dollar of the original cost. It was operated for a few years, when a period of hard times came on, causing the mill to shut down, and again go into bankruptcy, those who had purchased shares losing all they had invested. The banks suffered losses amounting to several hundred thousand dollars, and hundreds of working people were thrown out of employment."

Mr. Lewis listened with much interest to the direct statement made by Mr. Brantford.

They now arose, and it being past one o'clock, decided that they would all go to a near-by

restaurant. Securing a dining-room on the third floor, the attendant soon had their lunch orders ready to serve. While they were waiting, Mr. Brantford sat and pondered over the wonderful changes brought to his attention in the various departments, that morning. It came over him how perfect was the operating system everywhere observed in his present life. A strong contrast now existed in the creation of comfort, safety, and beauty in the construction of all things. That old worshiping of the mighty dollar had given place to worshiping the Almighty God, creating true brotherly love, in making all departments of life pleasant and attractive to all employed. Mr. Brantford now turned to Mr. Lewis, asking him to explain some of the early experiences in manufacturing during the starting of the coöperative system.

Mr. Lewis, replying, called his attention to what had been already told, and related how the services of men as well as of their money had been secured for the Coöperative Association. "Many of these men were thoroughly experienced, having been connected for years with large individual trusts and other corporations. They saw in the coöperative system a solution of the evils then existing in all departments of life. Also, they had a firm belief in their hearts that a business organization representing in outline the creation in a practical existence here and

now of what had been preached as a supposed heavenly future life, standing for God and all that was right, would surely prevail over all competition. They believed it was impossible that any private individual enterprise could live in competition with this great people's trust, from the very fact that the coöperative people's trust, by concentration, had eliminated what had been in your day wasted energy. The acquiring of real estate, as you have already heard explained, and the erection of large supply stores, restaurants, and other buildings, made it easy for us to become direct producers of our own materials.

"Intelligent people who had been employed by private individual concerns and other corporations, trusts, etc., immediately saw that their future welfare depended upon becoming members and co-workers in this great trust organization, offering as it did a regular copartnership. No end of applications were sent to the different departments by individuals desiring employment; and as fast as these applications were received they were placed on file, and positions were allotted them as industries developed and opportunities opened. It is one of the imperative rules of the Coöperative Association of America that no member shall purchase any article outside of his own Association."

Mr. Brantford asked if that applied during the commencement of the organization.

"Yes," replied Mr. Lewis, "as far as it was possible for the Association to provide for the demands of the members. As you have been informed, the fact that our producers are largely our consumers made it impossible for individual concerns to compete with us." As he continued he called the attention of Mr. Brantford to some of the old conditions he had been familiar with. "You can recall," said he, "the periods called prosperity, when speculative booms occurred. Prices of all kinds of materials and other commodities used by the people were advanced, which created tremendous orders from manufacturers, who during these short periods ran their mills and factories night and day. The poor operative's salary, however, did not fare anything like in the same ratio as did the prices of commodities. Reaction always came sooner or later, causing as it did suffering and losses on every hand."

The lunch of our friends having now been finished, they went from the restaurant, Mr. Lewis returning to the mill.

CHAPTER X

It was about ten o'clock on the following day when Mr. Brantford, accompanied by George and Harry, walked up the steps of the large building used for the general offices of the educational department and the board of physicians. These two boards were under the general department of education. Physical training was one of the important features of education. Children were taught early in life the necessity of observing every physical law that was demanded by Almighty God in order that humanity might enjoy to the fullest extent earth's best fruits, which could only be acquired by living correct lives. These blessings are often sacrificed by people acquiring habits in their early days leading them to destruction.

They were now ushered by an attendant into a large room where were congregated some fifteen representatives, constituting a part of the general department of education. Dr. Sumner and Miss Brown were conversing when their attention was attracted by the appearance of Mr. Brantford, George, and Harry. Coming forward, they greeted Mr. Brantford and the two young

men, introducing the members of the board to him. They were invited to be seated, and Miss Brown took a seat beside Mr. Brantford, and inquired where he had kept himself, and why she had not seen him the night before. He told her of his visit to the publishing and manufacturing places, and that he had seen so much that in the middle of the afternoon he felt that he must give his head a chance to rest, and had remained quietly at home during the evening.

Dr. Sumner, who acted as chairman, now called the members of the general board to order. Addressing them, he alluded to Mr. Brantford's appearance as a newcomer, having as yet become only partially acquainted with the working of the vast organization. "It shall be my pleasure to enlighten him relating to the vast changes that have taken place in the educational department. No doubt he has already seen a wonderful difference in the various departments he has visited, — what to him must be an entirely different world from the one he formerly knew. I will first say that the educational board is composed of our most learned and best educated people. The board of physicians is a part of this important department. People are taught that the first essential object is to acquire good health, and, by pure living, to keep it. This is early impressed upon the hearts of the young, Mr. Brantford. In your day, little attention was paid by

the educational board to the physical condition of the scholars attending school. You no doubt heard of children going to school without having had more than a bare morsel of food for breakfast, often coming into school with wet feet and untidy clothing, from the fact that parents were unable to keep them properly. We have records in our compilation of reports coming from teachers who were formerly instructors in the large city schools, relating the conditions then existing of both scholars and parents. I will read you some which I know to be true, told by a teacher with whom I was very closely related, and therefore know them to be absolutely true facts: one case of several little children who had hardly anything in the house to eat, the family consisting of five members, with the father sick and unable to work, and the mother not much better, but obliged to keep round, with no visible means of support. Other cases recorded facts of children coming to school oftentimes without any breakfast, the teacher bringing food into the schoolroom and quietly distributing it among these poor unfortunates; it being given in such a way that they would not know that she was aware of their actual want. In many cases rubbers, shoes, and clothing had to be furnished out of the personal funds of the teachers. There were no end of cases where fathers were employed earning fair wages, which they expended

to satisfy their appetites for drink and tobacco. Many times, when the bread-winner of the family was wont to squander a large amount of his earnings for drink, he was excused in a measure by some of the charitably disposed people, who realized how limited were the advantages of the laboring man in the way of rest, recreation, and pleasure, apart from his work. Being confined from early morn till late in the evening at his work, night offered him practically his only time for relief from the constant strain of his labor, and in turn the saloon offered him about the only place in which to seek this rest and change, extending as it did the "glad hand" at all times. The result of all this was the dire suffering of the rest of the family, the place called home necessarily made a cheerless spot, the little ones being in tatters and rags, while the poor mother was forced to go out and perform the most menial labor in scrubbing floors, washing, and so forth, at the same time that the health and character of the father were daily being lowered and undermined, until at last all traces of manhood had left, and only the brute and wreck remained. The environments surrounding the lives of these poor children were such that their characters were early moulded in the way of the father who preceded them, thus carrying the fearful stigma from one generation to another.

"We all know that in order to erect a sub-

stantial structure the foundation must be made strong. The Coöperative Association fully appreciated the importance attached to the early training of the little ones. Our educational department is thus considered one of the most, if not the most important of our vast organization. Children are early taught to eat proper food and to lead regular lives by keeping regular hours. Very small children are only allowed to eat certain foods, and are also required to retire at certain hours, which their parents are advised to strictly observe. As you have already been told, physical training is one of the most important features of education. Strong, active bodies develop strong minds. No doubt, Mr. Brantford, you have observed among our people an absence of that nervous restlessness formerly so prevalent. This has disappeared because our people have no care aside from their regular duties, which they perform with the same routine as children attending school. How many men and women, from the perplexing cares of business life, were unable to sleep, causing them to resort to that fearful habit of taking stimulants! These conditions, together with their dissipated ways of living, made it possible for manufacturers of patent medicines and drugs to do an enormous volume of business. Liquor and tobacco were two of the most terrible evils which we had to overcome.

"The use of wines and liquors had been constant for centuries. It was like pulling teeth to get those addicted to this habit to relinquish it. The deathblow was struck through the training of the child, by careful instruction showing him the object lessons which you saw depicted on the walls of the athletic building, the same course being observed in the schoolroom. The influence of these dear children, climbing into the laps of their parents and conversing on the topic of their bad habits, has led them to forsake customs which had clung to them through years. We provide places of amusement, public grounds for playing all sorts of outdoor games, and other forms of recreation.

"Mr. Brantford, you will be more than surprised when you see men of fifty and sixty years of age enjoying these sports with all the enthusiasm of the younger members of the Association. Nothing has been left undone in the line of education for our young people. Boys and girls are early instructed in all forms of systematic methods. Early in life they are taught to be ambitious. Competition is encouraged in every child: thus is aroused a spirit to lead one another in their studies, creating, as you have seen, on every hand men and women of superior ability to fill the positions in all the various departments of our coöperative life. People in your former days were taught, as you will recall, that the one

important feature of their education was to look after self. Parents and others with whom they associated instructed the young in the art of trickery and deception, which was considered essential for their advancement. Money was the goal sought by all. The question in every one's mind was how to obtain wealth; for without it one was not considered of much account. Children in your day, Mr. Brantford, were subjected to the terrible influences which existed in the minds of those occupying the highest positions in life. They simply followed the precedent established by their ancestors and associates. The great majority of people understood a perfect system of Socialism or coöperation as something which would eliminate all competition, not understanding the full and true meaning of competition. They had been trained to one idea, that of making money, and had lost the true pleasure of life in their never-ceasing endeavor to outdo their fellow men. You can recall, Mr. Brantford, how often politicians and others harped on the idea that all American citizens were equal, while as a matter of fact conditions as they then existed made this an impossibility. Some, as you know, were born under the lowest and most vile conditions, with little or no opportunity to climb into a higher position unless some unforeseen outside influence was presented to them. The great people's trust, through its organization, has

made it possible for every child to enjoy an equal opportunity in life. The subject of cause and effect, as has been stated before, was one of the greatest studies of our Association, during its earliest days. You can recall how, in all large cities, there were countless families so situated in life that their homes were anything but what the word implies. The great people's trust has changed, as you have seen, these terrible conditions.

"Young lads, through examples set by their older associates, adopted the use of tobacco and drink. Boys went in groups to some back yard or secluded spot, where, in order to acquire this evil habit, they made themselves sick. Associations being evil, the habit of drinking followed. It is not to be wondered at that, under such conditions, children followed in the evil footsteps of their elders and associates. It was early seen that vigorous steps must be taken by the management of our Coöperative Association for erecting a strong foundation on which to build the vast organization which now practically controls the welfare of our nation. Buildings were erected, which were placed under the charge of competent superintendents, for the purpose of caring for the unfortunate children and others living at that time in the vile conditions so well known to you. There were detailed special agents whose business it was to seek in the slums for these

children, who were taken and placed under the guidance of intelligent teachers and attendants. These children were given every opportunity of advancement afforded those living in affluent circumstances. You have already seen, Mr. Brantford, the result; and, as you visit among the schools, you will find our children growing into a type of manhood and womanhood superior to that which you formerly knew.

"Mr. Brantford, probably no department of our organization has done more for the advancement of our heavenly life here than the board of physicians, constituting as it does a part of the educational board, and infusing the elements of health in the training of children; for pure bodies insure pure minds."

The general board, adjourning, divided into groups, Mr. Brantford joining in conversation. Miss Brown was about to start out on her daily tour among the schools, and invited Mr. Brantford to join her, which invitation was at once accepted.

Leaving the building together, Mr. Brantford could but notice how exceptionally vivacious she appeared that morning. He remarked how delightful it was to visit the schools in her company. George and Harry, having left them to attend to some personal matters of their own, arranged to meet for lunch at the restaurant near the treasury building. Mr. Brantford and

Miss Brown, walking along for several blocks, conversed about what had been done at the board meeting. The morning was delightful. Miss Brown broached the subject of the coming Easter service to be held on the following Sunday morning at the great exhibition building. She asked Mr. Brantford if he would like to attend. Replying, he said it would give him great pleasure, and thanked her for the kind invitation. She told him it would be an inspiring sight, not only to witness the tremendous crowds attending, but to see the magnificent array of floral decorations. "We are to have a sermon from one of our most brilliant speakers, a Rev. Mr. Canfield. It will be necessary," she added, "to procure our seats in advance, the best seats being spoken for before Friday noon."

They were nearing one of the large squares, beautifully laid out, as was the case with all public grounds. A group of magnificent buildings of brick and stone, devoted to the use of the educational department, met their view. (See illustration.) They entered one of the buildings devoted to the use of the primary department. The interiors of these noble structures were chastely designed and finished, and made as attractive to the eye as they were convenient in arrangement. The contrast between these rooms and those of the overcrowded schoolhouses visited by Mr. Brantford in his earlier

SCHOOL BUILDING

days was most striking. What a change from the old-time schoolroom! Here was presented a room having large desks or tables placed in regular order, fully four feet apart, with easy chairs for the scholars. Their faces denoted perfect health and remarkable intelligence, — none of that old-time mixture of dirt and filth seen in many of the schools in the large cities. The walls of the room were supplied with the usual blackboards, together with pictures depicting scenes of land and sea, while a large collection of subjects showed different types of the human race. In addition to these were stuffed birds, animals, and other objects taken from nature's storehouse to quicken the thoughts and arouse the right ideas in the minds of the growing child. This room, which was about the ordinary size of those used during Mr. Brantford's earlier existence, instead of accommodating sixty children, was devoted to the exclusive use of but twenty-five, who were all seated at their work. This was the limited number any one teacher was given. The sanitary arrangements of the building were perfect. There was missed that close, foul atmosphere so often found in the schoolroom used in the nineteenth century. Mr. Brantford expressed his delight with everything. The desks, which were almost twice the size of those used in former schools, had upon each a lovely little bouquet of flowers. This attracted

the attention of Mr. Brantford, and, turning to Miss Brown, he exclaimed, "What a beautiful sight! Wonderful, wonderful!" he added, as he glanced about the room and upon its occupants.

"Yes," replied Miss Brown, "it certainly is a beautiful sight; and by thus early teaching children to place flowers on their desks, they learn to love and cherish all through life these emblems of God's purity."

Miss Turner, the teacher, who had been made acquainted with Mr. Brantford, called upon the scholars to recite some of their lessons. It was a marvel to Mr. Brantford, as he watched them in their recitations. There was none of that pulling and hesitating for ideas so often seen in the old schools he had known. Here were children, whose ages ranged from six to eight years, proving by their behavior that they were little gentlemen and ladies.

Turning to Miss Brown he remarked: "When I went to school it was so different! Scholars did not act as manly, nor did they deliver the prompt and accurate answers to questions. I think," he said, "that we were too much interested in criticising one another."

"That is so," replied Miss Brown; "I know from experience. I was educated partially under the old system. My early life was spent in the same sort of schoolroom. It was no won-

der that children talked and acted as they did. You can recall how people seemed to delight in gossiping about each other's characters. Everywhere were to be found men and women gossips, who seemed to make it their special business to devise the downfall of their neighbors, and conversation at home was largely made up of the latest scandals. Was it any wonder, then, that the children followed such teachings?"

"No, Miss Brown; it is, as you say, no wonder that the children took the course they did. But such a change! I can hardly believe my senses, as I look at these beautiful faces and see every child as well attired as the other. The evidence of a clean and pure existence is visible in the face of every child."

Fully one hour was occupied in visiting the different schoolrooms of this building. Mr. Brantford was astonished to find such marvelous changes as he now saw, and as they came out of the school building he turned to Miss Brown and said, "I recall to mind that during my former life there were many schools and colleges operated under the management of various denominational creeds. What has become of them?"

Miss Brown, in reply, explained the management of the educational board of the Coöperative Association: "The educational board, with which you have been made familiar, is composed

of the very men who were formerly connected with the various churches, and our form of education to-day instructs the children to study for themselves and form convictions of their own, taking nature and life itself for their guide, thus creating what you have observed on every hand, a higher and nobler manhood and womanhood. Church creeds, as you formerly knew them, have almost entirely disappeared. Parents prefer that their children be educated under a system having a board of management broad in its range of thought, which has resulted in providing the opportunities for all children to receive by instruction an understanding of what they see in their surroundings: thus they are made to know what they perceive. You no doubt can recall, Mr. Brantford, how prevalent was the practice of condemning any gigantic enterprise having for its object the betterment of humanity. This was strongly illustrated in the opposition which faced the great people's trust, at its inception, on the part of thousands who saw on every hand the development of what they did not understand. They were guided wholly by people who preached and wrote from personal and mercenary motives. Our organization believed that every one should be allowed full freedom in the expression of his own individual ideas and thoughts. Almighty God created the human body as the noblest of all temples: therefore it is essential

that the individual should early be trained to seek wisdom and knowledge. Thus are our young instructed to use their thoughts. They are taught never to criticise what they do not know or understand."

Mr. Brantford had listened with delight to all that had been said regarding the wonderful changes made. He said to her, "As I see one department after another in actual operation, it all seems like the awakening into a real heaven."

Miss Brown was much pleased to see the deep interest manifested by Mr. Brantford in all that was connected with the school system, and as they continued their walk, conversing on various subjects, his thought turned to his companion. He thought of the regard shown by her for him, and it was only natural that he should feel a thrill of delight as he gazed at her beautiful face. He began to think of her as a being above ordinary woman. It came to his mind how essential she was becoming to his present existence. While he had as yet said nothing to her of what was in his mind, when by himself his thoughts would voluntarily drift towards her, and his manner now showed that more than a mere friendship existed in his heart.

Miss Brown, turning towards him, caught an expression in his face denoting in a measure the thoughts that were in his mind. Slightly color-

ing, she felt a thrill of pleasure as the fact began to dawn upon her that Mr. Brantford was more to her than any man she had ever known before. She began to realize that she had met the one being whose soul was in touch with her own. It seemed as if the earth had become transformed to a still brighter and more beautiful dwelling-place, and her thoughts coincided with those that filled the mind of Mr. Brantford. Our two companions strolled along for quite a distance, both feeling a silent pleasure as they realized the existence of a new bond between them.

CHAPTER XI

It is Saturday evening. Outside the wind is blowing half a gale and it is raining in torrents. The rooms of the apartments of Alice and Mabel and Miss Brown are thrown open into one apartment. Alice, sitting at the piano, has just finished singing a song, which has been much enjoyed by Mr. Brantford, Harry, and George. Mabel is in the rear parlor, where Miss Brown is exhibiting the array of Easter finery which she is to wear on the morrow.

It is but a little after eight o'clock, and our friends have dined together. The gentlemen accepted an invitation to pass the evening socially at the apartments of the ladies. Alice expressed the wish to Harry that Easter Sunday might be pleasant. Mr. Brantford picked up the evening paper and read the weather report, indicating fair and clear weather for Sunday.

"Oh, won't it be splendid!" exclaimed Alice; "for of all the Sundays in the year we should like to see Easter a pleasant day."

"Yes," replied George, "it would be rather serious and very unpleasant to destroy the effect of the beautiful millinery and other finery which

you dear creatures will wear, not to mention the sad appearance of our shoes, should it rain."

Harry, turning to Mr. Brantford, said: "You have a great treat ahead of you in attending the Easter services. They are looked forward to by all our people, who eagerly anticipate this great event. Easter and Christmas are among the most delightful occasions connected with our church services. Every church makes unusual preparations for this grand occasion. The services we are to attend will be a little more elaborate than those held in the regular church structures. The exposition building, seating five thousand people, will be filled. You will hear one of the brightest and ablest of all our speakers, the Rev. Mr. Canfield, who is to deliver the Easter sermon." Tickets for the seats had been procured a few days previous, for which they had paid a coupon of one dollar each.

Alice had gone into the parlor, where Mabel and Miss Brown were occupied in discussing the toilets to be worn on the morrow. Mr. Brantford and his two young companions engaged in conversation. Mr. Brantford expressed his thoughts regarding the remarkably short period in which this wonderful transformation in all the methods of life had taken place. He spoke eloquently of the vast changes that he noted had taken place in every department in life. He alluded to the matter of wages, mentioning the

low stipend that was paid during his previous active life, and the generous income allowed each individual now. Harry, excusing himself, stepped into the rooms of Miss Brown, where he procured from her several books of statistics regarding the history and growth of the Coöperative Association.

Turning the leaves, he read estimates of what had been done in the beginning of the organization. As he continued to read these extracts, he said: "During the early period of the Association's organization, it faced the natural criticisms that followed the establishment of any enterprise that meant true progress. People not understanding could not see how it was possible for any business organization to be successful, offering such large salaries together with short working hours to laboring people. The following table, showing the tremendous amount of wasted energy in every department of life, was circulated among the people, and helped the cause by influencing people to become members; and through its instrumentality the very best element of the business world became shareholders and leaders of what is to-day the great people's trust organization, the Coöperative Association of America."

CONSERVATIVE TABLE REPRESENTING THE ESTIMATED WASTED ENERGY IN EVERY DEPARTMENT OF LIFE AT THE CLOSE OF THE NINETEENTH CENTURY.

Taken from the records of the Congressional Library, September, 1900.

	Men Employed.	Salaries Paid.	Waste in Materials.
Advertising in the United States per year — for patent medicines, cereals, foods, soaps, liquors, cigars, shoes, corsets, etc., a conservative estimate is	.....	.....	$500,000,000 Five Hundred Million
Retail advertising in newspapers, magazines, etc., also catalogue	.....	.....	.....
Advertising through newspapers, pamphlets, bills, signs, cards, circulars numberless in description and almost endless in variety.	.....	.....	$1,000,000,000 One Billion
Men employed in printing and preparing the above great feast of endless waste — low estimate	100,000	.....	.....
Salaries paid average $500 per annum, no mention of materials	.....	$50,000,000 Fifty Million	.....
Insurance companies in life, marine and fire, number of people employed as agents and officers — a low estimate	1,000,000	.....	.....
Salaries average $800 per annum	.....	$800,000,000 Eight Hundred Million	.....
Amount of premiums we will not give, as it is utterly impossible, but would run into figures beyond the conception of any ordinary individual	.....	.....	.....

CONSERVATIVE TABLE (*continued*).

	Men Employed.	Salaries Paid.	Waste in Materials.
Wholesale houses, commission merchants, and men employed in this intermediate unnecessary position — low estimate of men employed	1,500,000	.....	.....
Salaries paid will average more than $500 per annum	.....	$750,000,000 Seven Hundred Fifty Million	.....
Traveling salesmen employed in all branches of labor — a very low estimate	1,000,000	.....	.....
Salaries paid — a low estimate — $600 per annum	.....	$600,000,000 Six Hundred Million	.....
Cost of railroad fares, hotel expenses, will average another $600 a year	.....	.....	$600,000,000 Six Hundred Million
Patent medicines — the people employed will number fully	100,000	.....	.....
Salaries at average of $400 per year	.....	$40,000,000 Forty Million	.....
No estimate is given of materials used in the products of these wasteful branches of industry	.....	.....	.....
Number of people employed in the terribly destructive business of dealing out liquors over the counters, not less than an estimated number employed	500,000	.....	.....
Salary paid — average $500 per annum	.....	$200,000,000 Two Hundred Million	.....
The value of these terribly destructive, slow poisons, which men by habits through their imitations			

CONSERVATIVE TABLE (*continued*).

	Men Employed.	Salaries Paid.	Waste in Materials.
have acquired, will certainly exceed the figures in the column of wastes..	.....	.....	$2,000,000,000 Two Billion
The energy expended in burning up tobacco will exceed a sum as estimated	.....	.....	$1,000,000,000 One Billion
We have omitted any figures which intelligent readers can consider of the hundreds of wastes from a lack of coöperative control in the question of too many factories, office buildings, and other uncalled-for structures, continually using up the resources of nature's storehouses without regard to the needs of the people, and the annual outlay of those who waste their money in these days....	.....	.....	.....
Grocery stores and small shops of all kinds, including every unnecessary store operated in 1900, estimate of men employed	2,000,000	.....	.....
Salaries paid average $400 per annum.....	.....	$800,000,000 Eight Hundred Million	.....
Drug stores, another unnecessary method of waste — a very low estimate of men employed.....	100,000	.....	.....
Salaries paid average $500 per annum.....	.....	$50,000,000 Fifty Million	.....
Peddlers, Pawnbrokers, Stockbrokers, Lawyers, itinerants, and others who obtain a livelihood by the complex methods under which the world lived in			

CONSERVATIVE TABLE (*continued*).

	Men Employed.	Salaries Paid.	Waste in Materials.
the year 1900 — number employed — a very low estimate	2,000,000	.....	.....
The average earnings by these individuals at least $400 per annum	.....	$800,000,000 Eight Hundred Million	.....
Manufacturers of liquor, beer, wines, etc. — the number of men employed in this branch — a very low estimate	500,000	.....	.....
Estimate of salaries not less than an average of $400 per year	.....	$200,000,000 Two Hundred Million	.....
Manufacturers of tobacco — number employed is not less than	500,000	.....	.....
Salaries paid average not less than $400 per year	.....	$200,000,000 Two Hundred Million	.....

RECAPITULATION.

Men employed, as per table, in all wasteful industries	9,300,000	.....	
Salaries paid to men in the various wasteful departments, as estimated	.....	$4,490,000,000 Four Billion Four Hundred Ninety Million	.....
Additional waste in the column of lost energy	.....		$4,600,000,000 Four Billion Six Hundred Million

The number of failures in the year 1899, a prosperous year, was

	Liabilities.
9,700 Business Concerns	$89,292,750
52 Banking Concerns	11,755,716

In 1893, a year of panic, the number of failures was

	Liabilities.
15,242	$346,779,889

Finally it was estimated that but five per cent of those entering into any commercial or manufacturing business were successful.

After reading this list, Harry spoke of what the Coöperative Association had done in the removal of causes creating criminals, poverty, and dishonesty, which existed in the various public departments under the old system.

Mr. Brantford replied, "It is wonderful to me, who can appreciate by experience the transformation from what seemed a hell to a heavenly existence."

The ladies entered the room as Harry finished reading from the statistics relating to the tremendous amount of energy wasted, which might have been employed earlier in creating what was to-day seen on every hand, — a beautiful earth. Mr. Brantford, during his previous active existence, had never given a thought to the subject of wasted energy, which had now been brought to his mind so forcibly. Like all men engaged in business at that time, occupied with ever-endless individual cares, he had little or no time to consider other questions. The list of figures presented appalled him, and he faintly whispered, "What a chaotic state of affairs, — men acting like a lot of street urchins rushing after one coin thrown into the street!" The ladies, who had taken seats, were much interested in Mr. Brant-

ford's concern, and Harry, turning the pages of his book, continued to read extracts which told how the different departments were developed.

"You remember in your day," said he, "how people disliked to work in certain departments of life. As you know, many objected to farming and other outdoor occupations; there were other departments which were rather looked down upon as being more or less degrading. All of this has been changed. You saw the other day, in your visit through the manufacturing departments, the vast changes that have been made there. Formerly, Mr. Brantford, the laboring classes were able to enjoy but few of the fruits of their own industry. We look upon the products of industry in the same light as one might who had a crop of apples falling off his trees. Certainly you would prefer to have some one enjoy them rather than to have them decay on the ground. Yet how often was merchandise, the fruits created through the instruments of Almighty God, the working people, allowed to deteriorate in value and perish because the producers of these same fruits had no money to buy them, being thrown out of employment from an over-production! The thought of under-consumption had no place in their chaotic system, men not receiving an equitable share of the wealth produced by them."

Mr. Brantford, turning to the ladies, remarked:

"What a lot of fools men were during the past centuries! To think that it has taken nineteen hundred years for people to learn how to practice true Christianity!"

Alice now asked Miss Brown to favor them with a song, and Mr. Brantford also expressed a desire to hear her sing. Miss Brown then asked Alice to accompany her at the piano, and, selecting a piece of music from a well-stocked cabinet, sang a most fascinating selection. Miss Brown possessed a wonderful contralto voice of marvelous richness, and sang with much fervor, perhaps being inspired by the fact that this was the first time that Mr. Brantford had ever heard her voice. Mr. Brantford sat like one in a dream, as he listened to the beautiful rendering of the solo. When she had finished he took her by the hand, and, looking into her face, complimented her on her delightful accomplishment, and urged her to favor them once more.

During this little scene, Alice, who had joined Mabel on the sofa, remarked, "Things are shaping themselves for another wedding."

Miss Brown, having found another selection, asked Alice to accompany her. The second song was no less entertaining than the first. The remainder of the evening was passed in song and conversation, all of the party being more or less musical.

CHAPTER XII

EASTER Sunday opened with the sun shining and a cloudless sky. Mr. Brantford, looking from his window on the parkway, saw that the heavy rain which had fallen the previous night, together with the warm, bright sun, had created a radiant picture. The grass, shrubs, and numerous plants had seemingly been newly attired in keeping with the day. Looking out of his front windows on the green stretch of the parkway, he was inspired, and as he thought of it all he could not but feel that this also might only be a dream after all. Then he thought of all the wonderful changes in men's conditions, as he continued to gaze on the beautiful picture presented to his view. His mind gradually reviewed all that he had experienced the past few days.

There came before him the thought of noble Miss Brown. Continually she seemed uppermost in his mind when he was alone. He thought what a dear good woman she was, and "I do love her!" he exclaimed to himself, as he stood gazing out of the window. "And to think that she should take such a deep interest in me!" Dressing himself in his new Easter raiment, his

mind turned to that dreadful state of conditions existing in the life he had formerly known. How impossible it was, he thought, for people to live anything like pure lives in those times!

The door now opened, and George appeared, dressed in a new spring costume prepared for the occasion. Harry coming in a moment later, they all greeted one another. It had been arranged that they should breakfast that morning with the ladies. All having completed their toilets, they donned their hats and left the house, each carrying a walking-stick.

They had arranged to meet the ladies at the restaurant near the exposition building, where the services were to be held. It was quite a little distance from their apartments to the restaurant, and the morning being so delightful it was decided that they should walk.

"How invigorating and delightful the air is!" they remarked as they strolled along. Passing many people, all of whom were dressed in new raiment, in keeping with nature's new adornment, so noticeable on every hand, Mr. Brantford became deeply impressed as he saw about him reflected in every countenance the true contentment and happiness blending with the brilliancy of this notable day. He could but remark the effect that had been made on his mind.

"Boys," said he, "this is somewhat different from the experiences of my past active life. I

can recall Easter Sunday morning in Boston: going out for a walk you would hear on every hand the cry of newsboys offering for sale papers published the night before in New York and Boston. It was a common sight to see poor, dilapidated specimens of humanity knocking at the side doors of saloons for a morning bracer, their raiment badly worn, hanging oftentimes in tatters. I can recall, when riding through the Charlestown district, on my way to visit friends in Somerville, where no liquors were sold, seeing a row of saloons, more or less attractive in appearance, to the number of fifteen or more, located on the main street connecting the two cities; these public drinking-places were always filled far into the night with men generally belonging to the poorer class. They were to be seen lined up before the bar of these saloons taking their drinks. Many coming out would reel from the effects of their evening's vile potations, going to the miserable places called their homes, making them still more desolate because of the fearful habit they had acquired in their younger days. The great city of Boston received in public licenses a sum exceeding one million dollars per year from these criminal and death-dealing saloons. The average business man never gave a thought to the sad results of such a condition. Figures had never been considered by him, showing what tremendous sums of money were wasted by private individuals to

support these terrible crime-producing places. Conditions were such," he added, "that people looked upon the manufacturing and retailing of these slow poisons as a legitimate business. Our government recognized it as legitimate in the receipt of a large revenue from the manufacturers. The men engaged in the manufacture and sale, considering their business legitimate, were often humane; and as warm hearts beat under their vests, when called upon for assistance by their brothers in misfortune they were just as ready as any others to render financial aid."

George told Mr. Brantford that many of the wealthy brewers, saloon-owners, bartenders, gamblers, and people who were interested in various other questionable lines of business, were among the first to offer themselves to the Co-operative Association; not only by their financial aid in the purchase of shares, but many entered as active members in the development of industries connected with the great people's trust. "It was very interesting to hear these people acknowledge that the condition of life existing had necessitated their engaging in the vile traffic, finding it to be utterly impossible to earn in any other way a good living. You will be surprised, Mr. Brantford, in reading the history of our organization, to find the names of many men who were known as oppressors of the people, but who turned their hearts to Almighty God, giving

themselves to the noble work connected with our organization, becoming some of our strongest and most energetic co-workers; also men who were associated with many a shady business transaction, that in your day was looked upon as legitimate. As a matter of history, some of these men were more philanthropic than many who were preachers of the gospel, often aiding individuals in trouble when praying Christians turned on the other side. You know, Mr. Brantford, that everybody was taught to look at the mighty dollar as the chief essential of life. When it was revealed to them that a way had been opened, offering an opportunity to join a coöperative movement, transforming life into a practical every-day living Christianity, making it possible by such a method to practice the gospel of Jesus Christ, they welcomed the idea as humanity's salvation, right here on earth."

Mr. Brantford, replying to what George had said, referred to the great buildings located on one of the avenues in New York, devoted to public charity. "It was almost impossible for families in destitute circumstances to procure immediate relief, owing to the tremendous amount of red tape connected with these institutions. It really seemed as if they were carried on for the private benefit of the officials specially connected with them, men embarking in this as in other business enterprises. Prosperous men,

occupying prominent positions in all departments of life, were called upon regularly for financial aid to support these institutions. People as a rule contributed without asking or caring what became of their donations. It was also the custom for many wealthy individuals to make regular contributions for these supposed works of charity, deeming it a necessity so to do."

George replied that all charity in the sense that had been known in former years had entirely disappeared. "People who, by misfortune, ill health, or accident, are incapacitated for labor receive a regular income, enabling them to live as other members do."

Mr. Brantford asked what had become of the tramps and loafers.

"We hardly know such a character at the present day. As you have been told, children are early incited to be ambitious, and on the completion of their school work are placed in positions that they are best fitted to fill. During the early period, however, the problem was what to do with those poor unfortunates who, from force of habit or evil associates, had become outcasts and loafers. As fast as could be arranged these individuals were encouraged to work, and many of them became good, respectable citizens. There were some who, of course, as long as they could live without work, did so, but, by the method 'no man shall eat unless he works,'

finally these people thought it best to change their minds, and became industrious members and citizens. You will find in our records surprising accounts of the ambition displayed by these unfortunate individuals, the result of a personal interest manifested in trying to lift up fallen humanity. The only method of charity recognized was the creation of opportunities, making it possible for every able-bodied individual to be employed. History will show that more than three quarters of the tramps existing in your day were caused through some unfortunate circumstance befalling these individuals; for many were thrown out of employment through financial depression, which occurred periodically. Many of these men were incapable of changing their vocations, and drifted from one place to another, finally joining the army of tramps."

They had now reached one of the small public parks near the restaurant building, where they were to breakfast. George exclaimed, "There are Miss Brown, Alice, and Mabel!" The ladies were looking at the shrubs which were just beginning to put forth their green buds. Walking toward each other they exchanged greetings, and all seemed to feel the joy that pervaded nature on this fine morning. The ladies were dressed in beautiful new gowns, which lent an additional charm to these naturally attractive women.

Dividing into couples, Mr. Brantford beside

Miss Brown, he remarked how inspiring and heavenly in appearance everything seemed that morning. He spoke of the strong contrast with the Easter Sundays he had formerly known. Miss Brown looked radiant in her well-made modish suit of gray, while her hat set off her particular style of beauty, making a most delightful picture. Mr. Brantford expressed his pleasure at being with her again; he complimented her on the effect of her charming Easter costume, and the delight it gave him to live such a heavenly existence. Their conversation related to all the marvelous changes seen on every hand. They approached the restaurant building, and going to the third floor, — this restaurant being arranged like all others, — were soon shown a private dining-room, where an attendant served their morning meal.

They chatted on the subject of Easter, and as they ate their breakfast Mr. Brantford was told of the delightful service which they were to attend at eleven o'clock.

Turning to Miss Brown, Mr. Brantford asked how the different churches were now supported. Miss Brown replied that the old-time method of church support had been changed. "People attending church services pay for their seats, just as they would at any public entertainment. Those who address the congregation are members of the Coöperative Association, and are also

connected with the educational board, devoting a portion of their time to our public educational institutions. You will find vast changes in the way our church services are conducted. Those old methods of long rituals and canting services which were adopted by the early followers of Jesus Christ are now largely done away with. Our speakers, following the simple methods of Jesus' example, express from their own hearts what they believe to be beneficial to mankind. You no doubt recall how often you have listened to men who never preached from their own individual standpoint, but gave quotations from some book, — men who had lost all sympathy with this beautiful world, becoming fossilized with the one idea that theirs was the only true road to God and heaven, and you must follow in their particular way or be eternally damned."

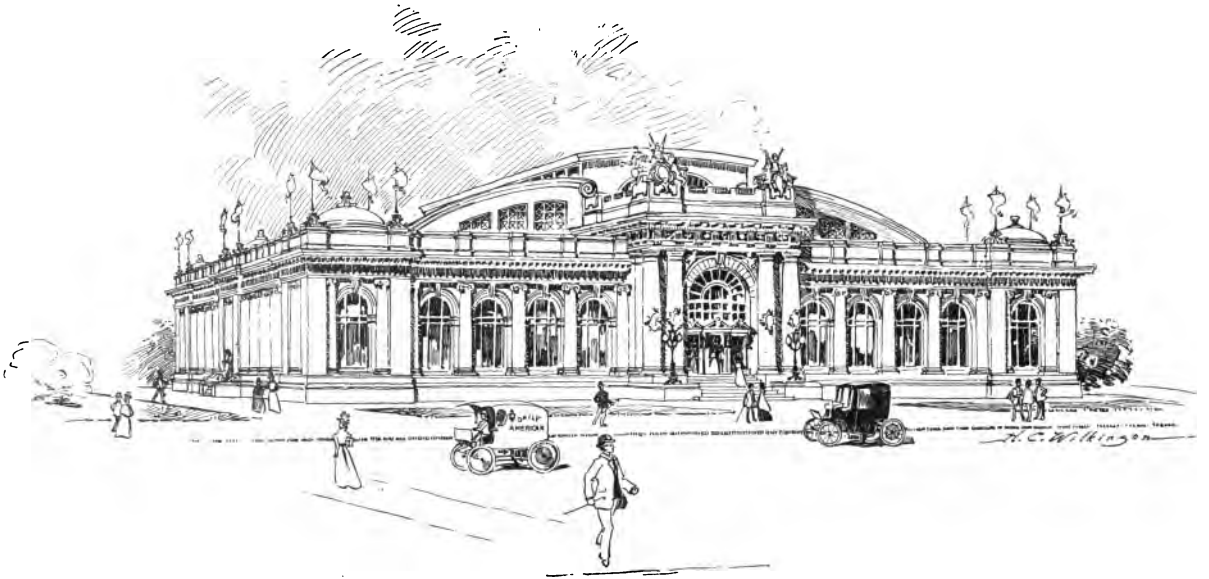
"Yes, Miss Brown," replied Mr. Brantford, "I do recall that many of our most intelligent men, because of these very creeds, stayed away from the churches."

"This is all changed," said Miss Brown. "You will find a great change when you enter, and I know the service will appeal to you as it does to all of us."

Breakfast now being over, they went to the parlor below, where they remained in social conversation until it was time for them to go to the great exposition building.

CHAPTER XIII

THE massive structure seen in the illustration was becoming filled with people of all ages. This building was used for public services, grand concerts, and occasionally for exposition purposes. It afforded accommodations for more than five thousand people, with additional stage facilities for seating a chorus of five hundred more. It also contained a very large organ. The exterior of the building was of stone and brick, ornamented with artistic decorations in keeping with an edifice of this character. Located upon an entire city plot of land facing one of the small city parks, it was a most magnificent sight that presented itself to Mr. Brantford and his companions as they crossed. People attired in their new Easter costumes were coming from all directions, making a kaleidoscope picture. Not a single human being but showed some of the effects of this prosperous ideal existence. Men with their wives and children passed through the magnificent entrance. Sweethearts, young men and maidens, followed along in the continuous throng filling the auditorium. Mr. Brantford had become much interested in watching this



EXPOSITION BUILDING

beautiful sight, like a panorama passing before him, standing as they were on the park side, opposite the front entrance of the great building.

"Miss Brown," exclaimed Mr. Brantford, "what a heavenly sight to see such a congregation! Words cannot express the happiness I feel in being alive to witness this marvelous change from the opposite conditions I once so well knew."

Crossing the street they joined the throng, and passing through the entrance entered the large auditorium; and a glorious sight presented itself as the usher showed them to their seats, indicated by the number on their tickets. They were located not far from the stage. The grand orchestra began to play strains of music that seemed to Mr. Brantford to surpass anything he had ever heard before.

Gazing about the entire building, beautifully decorated with plants and Easter flowers, all of which presented a magnificent picture, he became impressed with the scene, and turning to his companion exclaimed, "I am overcome with joy! This certainly is a sight which I never dreamed could be attained." A chorus of some four hundred voices rendered an opening Easter anthem, after which the services continued with reading from the Bible by Mr. Leonard; then came a beautiful selection by an excellent quartet, followed by prayer by Mr. Towne. Next came

another selection by the quartet, after which the Rev. Mr. Canfield arose and announced his text: "I, if I be lifted up, will draw all men unto me."

As a prelude to his sermon he spoke of the wonderful incident of the renewing of active life, after a sleep of over twenty-five years, of Mr. Brantford. This marvelous occurrence all had been made familiar with through the columns of the daily newspaper, and it had occurred to him that, as we had in our midst one who had come like a person risen from the dead after twenty-five years, this day, the anniversary of our Saviour's own arising from the tomb, was an appropriate time to speak of the wonderful changes which had taken place in the belief, form, and interest in our churches contrasted with the beginning of this century.

He addressed the congregation as follows: "On every hand we see wonderful changes in all departments of life. So also the character of our religious services has progressed. Probably there will be found no greater contrast anywhere else than is illustrated in our present church life. Primitive ideas had drifted down through the ages until the opening of the new era, when men and women everywhere threw off the yoke of creed, and became brothers and sisters in the truest sense, adopting a vital Christianity in the coöperation seen to-day on every

hand. Jesus Christ was in every sense a son of God, an example for men to follow, the true Co-operator. He gave himself to save the world. His early education was obtained from the study of life itself. His illustrations were always drawn from nature's objects, applicable to present conditions, and not from ancient patriarchal sayings. He studied and sought to gain the love of mankind, telling them that instead of following the old idea of 'an eye for an eye, and a tooth for a tooth,' as had been the custom among men in those days, they should 'love their enemies,' 'do good to them that hate you,' and become like their Heavenly Father. He told them that there was but one great commandment, to 'love God with all thy heart, with all thy soul, and with all thy might,' and this could only be fulfilled by practicing true love for 'thy neighbor as thyself.' He ever alluded to the Almighty as being the Father, and among his last words to his disciples, knowing that he was soon to be crucified, he spoke of returning to the Father, with the expression, 'I return to your God and to my God.' Living as he did a pure existence, he was all that we believe God the Infinite Power to be, shown in the life of this living Christ: therefore, the only possible way for any one to become like Jesus is to study the Father and his will as he did. Learn from the individual objects of life itself: thus can be ob-

tained true wisdom, knowledge, and understanding. Each individual self must search for and remove his own weaknesses in order to obtain understanding and knowledge. All were created for something higher than selfish gratification.

"Often during the past century, people in certain conditions of life, occupying a little higher station because of fortunate circumstances surrounding their birth, were taught to look upon those born under less favorable conditions as beneath them. Many noble and great men have, like our Saviour, risen from the lowest stations in life. Abraham Lincoln, one of God's noblemen, lives to-day in history as a leader and example; he rose to the most exalted position in the gift of our country, — a man who seemed born to fill the presidential position during one of the most trying crises our country ever passed through. Probably his equal at that time was not to be found anywhere. He was born in a log cabin in the West; his early education was obtained by studying, as Jesus did, the stars, the hills, and nature's objects everywhere. Reading every scrap which came in his way, he early became familiar with the Bible, and a true believer in Almighty God. When asked why he did not connect himself with some church, his reply was, 'When you will show me a church having as its only creed love to God and love to man, I will be with that church heart and soul.' He was a

man who gave his life for his fellow men, and was a true son of Almighty God. Abraham Lincoln was not unlike many other men and women who became disgusted with church creeds. For nineteen hundred years people had listened to preaching, telling of various forms and differing creeds, describing where was to be found a heaven away off somewhere, they did not know themselves exactly where. It was at the beginning of the twentieth century that people became thoroughly aroused over the inconsistencies of theoretical Christianity, and realized that the simple religion of Christ was socialistic and co-operative. Thus was laid the foundation of the great people's trust organization, the Co-operative Association of America. Intelligent people now look upon the church as being something more than its four walls with a semblance of divine worship within. People realized that in order to have a true church of Jesus Christ it must create a life which would embrace the whole universe. The Coöperative Association of America, in founding a true Christian existence, presented the people an opportunity whereby they could practice every day a living gospel. It reached out its arms into every corner of the earth, inviting men and women to embrace its ideas and become co-workers by joining this truly Christian movement, which has resulted in a church of Christ covering the entire earth, hav-

ing for its dome the ethereal sky with its glorious sun and its beautiful moon and myriads of glittering stars above it. Some of you, no doubt, can recall the old-time sensational revival meetings, where individual leaders took upon themselves the responsibility of dispensing salvation somewhat on the same principle as one would offer a feast. People attending these services were led to believe that all necessary for salvation was belief. Believe, believe, was their continual admonition, and in the excitement of the occasion many were led to testify to a belief, — in just what, was unknown to them or any one else. No individual can advance in any walk in life unless he himself make personal effort. All are taught to-day that salvation comes from living lives as exemplified in the life of Jesus. In old times many men were leaders and teachers, who entered such professions from a business standpoint only, having totally unfit characters for these positions. It is well known that the young naturally imitate what they see in their elders, and many instructors were addicted to habits prevalent during the time previous to the organization of our Association, which certainly unfitted them for teaching the young. It was imperative that the people's trust should have for its instructors and teachers only such as by their daily walk were living examples for any and all. By a careful selection of instructors we

see growing up to-day men and women superior in every respect to those who made up the rank and file of life but a comparatively few years ago. Life itself, wherever you go, has become what Christ intended it should be, a true living gospel. He taught men to live as brothers, creating God's will on earth as we believe it to be in heaven. During the closing year of the nineteenth century, life had become such that as a rule people lived only for individual self.

"There were everywhere churches of different creeds, and, owing to the multiplying of these various church organizations, affairs became somewhat the same as existed in other enterprises. Every whim or church quarrel resulted in a new organization. The war of competition among them caused many churches to become financially embarrassed. Many intelligent people withdrew their support from the churches, because the preaching did not appeal to them. Thus they had a hard time to raise the necessary funds to pay the running expenses. The eyes of intelligent people were opening to the fact that churches offered little more than stones for the practical preaching food of life, a far-off existence whose location no one knew or cared about, while forgotten here was the most beautiful earth, which was becoming a hell from the terrible chaotic conditions existing. The energies of professed Christians being ap-

plied to theory instead of any practical coöperative method, was it to be wondered at that men became disgusted with old-time creeds, based on ideas emanating from fossilized minds that had lost all love for the beautiful blessings which God, in his infinite goodness, created for his children here, and so sighed for death and a mysterious heaven? Countless men and women, hungering and thirsting for something that should mean true Christianity, grasped the opportunity presented by our present Christian Coöperative Association. It was hailed with joy and gladness by thousands who had been waiting and ready for the practical living gospel of coöperation. The evidence of this blessed existence is apparent in our extensive organization, which we invite every one to investigate. There can be no question but that God intended his children should enjoy to the fullest extent the vast resources of life which he has so amply prepared for them in the bounties of earth and sea. The beautiful flowers which today surround us in such rich profusion are living testimony of his own love of splendor, and evidence that he would have his children decked with such beauty as that with which he clothes nature's plants. God did not create the world for a few chosen men, but for all humanity. Christ in his life ever followed the dictates of his own heart. Whenever he considered it needful to do anything out of the usual course, such

as the performance of necessary noble deeds on the Sabbath day, regardless of criticism, he did it in a fearless manner. This illustrated the wisdom which Christ at all times displayed.

"I now wish to call your attention to the marvelous workings of everything connected with the universe. God, in his infinite wisdom and power, operates with perfect unison : this you can see in all his wonderful handiwork. This lesson, so beautifully illustrated in the flowers, trees, and everything which lives, moves, and has its being, shows but the infinite love and goodness displayed toward us. For nineteen hundred years, or more, but a very small percentage of the human race has given any thought to the wonderful evidences of God's truth so visible on every hand, of nature's perfect coöperation. Probably not a fraction of one per cent of men engaged in business during the last years of the nineteenth century ever gave any thought to the absolute necessity of unity in the relationship of the sun, moon, earth, and other planets, which by their regular and continuous movements give us what is called day and night, and make no difference between Sunday and other days. On every hand the flowers and plants grow and develop on all days alike, revealing to us that God intended that all our days should be one continuous Sunday or heavenly existence. The birds sing as sweetly, and life is made equally beauti-

ful to all of us, this morning, by the sun's shining upon us, showing how very necessary it is that, like nature, we should all work on lines of absolute coöperation. So Jesus Christ, in all his teachings, demonstrated that, in order to have a perfect existence, we must follow the same relationship that exists in nature by living a united brotherly life. One of the principles of our great Coöperative Association is that all should study the individual, first finding out their own weaknesses by carefully studying themselves. In so doing, they are ready to receive knowledge and wisdom. When the Coöperative Association of America first commenced its Christian work, it met with the opposition of church organizations who had large property interests. They looked upon the new association as a menace to their vested rights as individuals and as church organizations. The narrow spirit of self-interest was manifested here as in all individual enterprises at that time. It was hard for them to give up what they thoroughly believed to be necessary to the world's welfare and existence. Many of these churches preached strongly against the great people's Christian trust. All, however, did not take this stand, for there was division here as in all other branches of the world's departments. Many preachers who were not blinded by denominational church creeds espoused the cause, for they saw in this noble

movement an opportunity pointing to a truer life, whereby people as individuals could practice the gospel taught by Jesus Christ, in living a true brotherly existence, the methods of the Coöperative Association delivering them from the bondage of selfishness. Our great coöperative Christian organization experienced many of the same difficulties which Jesus Christ himself faced during his earthly career, self-righteous people denouncing us, as they did him, for not living according to the doctrines of the Scriptures. Those in ecclesiastical authority felt that we would abolish their power and position. Christ, as you all know, was crucified, and it was after his death that the world began to appreciate him as the one exemplifying the true and living God.

"So it was with such men as Henry George and Edward Bellamy. It was after their death that their works became more popular, and they themselves lived in the hearts of people as true followers of Almighty God. It was from the perusal and study of such works and the economical question that led the merchant to found what has to-day become the twentieth-century Christian organization, our present people's trust and Coöperative Association of America, world-wide in its character, and the benefits of which are enjoyed by millions of people. Churches themselves adopted coöperation as the

simple creed of one God, the Father, and his true image, man, who should be early taught the one great commandment, to 'love the Lord thy God with all thy heart' by practicing the gospel as exemplified to us in the life of Jesus, 'doing unto others as ye would that others should do unto you.' This was the foundation on which all creeds should have been originally based. Our universe proves to us in its own perfect creation and operation that a perfect life is not only obtainable, but the goal of our existence. By study of the character of the world and its perfect arrangements, as illustrated by the universal workings of the sun, moon, stars, we find a perfect universe results from their coöperation. So we have a true Christian alliance of all men represented in the workings of every department connected with our Coöperative Association of America.

"Christ, the Lord, has risen, and to-day shines in the hearts of human beings as never before. On every hand can be seen a true heaven in the arrangements of all matters pertaining to human life. That old-time story of misery, suffering, and want, so prevalent twenty or more years ago, has passed away. Everywhere in this section of the country Almighty God rules in the human hearts of our people, and we to-day practice the teachings of Christ observed in true sympathy in all the workings of our great people's trust, our

members showing by their lives that they have really been lifted up as interpreted in my text. It has been by the coöperative movement that people have grown purer, and they show in their faces faith, hope, and love, true manifestations of a living gospel. It took nineteen hundred years for humanity to form itself into a practical Christian organization, whereby it was made possible for it to climb toward the level of our great Teacher and Master; and, my friends, let us continue to lift our hearts to God, who is the Father of us all, seeking from him, and him alone, wisdom, strength, and knowledge. Our church, as I have already said, has become the true exponent of what Jesus Christ, in all his teachings, intended it should be. Everywhere is to be seen on the faces of humanity true happiness, which has resulted from the creation of God's will on earth, and so has it been made possible for humanity to be drawn closer by the possibilities represented in all the departments of our Coöperative Association; and never before has the text of the morning been so exemplified, 'I, if I be lifted up, will draw all men unto me,' as now seen in your daily lives."

The services were closed with a beautiful anthem rendered by the grand chorus and orchestra. After the benediction was pronounced the congregation departed. As they slowly moved out of the building to the music of the

organ, Mr. Brantford walked beside Miss Brown, and expressed his pleasure at all that he had seen and heard; remarking that the sermon had been free from all unkindly criticisms of past beliefs, and had truly interpreted the general atmosphere he had found everywhere in his experience of the past few days, since his awakening.

"Yes," said Miss Brown, "our organization believes in the broad principle of consideration for the feelings and beliefs of others."

Mr. Brantford now asked Miss Brown what had become of those churches advocating various individual creeds. Miss Brown, in answer, told him that the operations of all churches had met with vast changes. Preachers to-day were members of the school boards. Their duties, if anything, were more important in the training of the young than in their work in the pulpit.

"You may have noticed that church buildings are even more beautiful than those which you formerly knew. The members take a greater pride in beautifying the interiors, while on Sundays the pulpits are oftentimes occupied by two or three speakers of both sexes. Church creeds have been discarded, and people everywhere have advanced in thought through education in a practical gospel of living all that was taught by Jesus Christ. Every leader connected with our organization is required to be a living example. Men and women are not allowed to preach who do not lead exemplary lives."

Mr. Brantford expressed the interest he felt in hearing what had been told him, and said that he could recall men occupying positions as ministers of the gospel who practiced in their every-day lives the opposite of what they preached on Sunday in their pulpits. Men oftentimes entered the ministry as a vocation, just as others took up any of the other professions or lines of trade, for the purpose of making a living. The social conditions of life never troubled them in the least, and, like humanity everywhere, they had decided that as evil had always existed in the lives of mankind, it always must, and made no practical effort to reform it. "Some good men were believers in an ultimate victory of good over evil. These men, strong in their convictions and firm followers of true Christianity, had the courage to stand up in their pulpits and preach the gospel, storming the enemy by honest truths, together with offers of solutions for existing evils; and many of the members of their congregation, feeling the effects of the reproof, and not liking to hear sermons which directly applied to them, would censure the preacher."

"Yes," replied Miss Brown, "it was these godlike men who, when our Coöperative Association started, were among the first to come forward as co-workers in the organization. They were encouraged to preach as never before, and it seemed as if their entire energy was expended

in portraying life as it was then by citing the plain matter of cause and effect, and seeking methods for a proper solution. All were turned to the destroying of the evil causes you were so familiar with. It was intensely interesting," said Miss Brown. "During the first years of our organization, the preachers, politicians, newspapers, bankers, business men, and others who thought only of personal greed strove to ridicule and tear down the principles of the great people's trust, and spoke of the practice of true and thorough coöperation as utopian. I believe that these people really assisted in creating, through their efforts to destroy, the quicker upbuilding of our present Association."

Mr. Brantford and Miss Brown were together, and came to one of the beautiful parkways. Harry and Alice, who were walking ahead, stopped, and as the group of companions came together, Harry suggested that, as the day was so beautiful, they should take an automobile and go into the country, where they could have luncheon at one of the restaurants on the way. Miss Brown expressed her delight, and George and Mabel also signified their pleasure at such an arrangement.

George suggested that they secure one of the wide double-seated automobiles, accommodating six. They now stepped along to one of the automobile stands, where a carriage was secured.

The ladies were assisted into it, taking the rear seat, while the gentlemen occupied the seat facing them. The attendant took his place on an elevated seat similar to those in carriages used in the last century. The question was asked by Alice where they should go. It was finally decided to visit the lake boulevard. The attendant put on the power, and they were soon gliding along at the rate of ten miles an hour.

"How delightful!" exclaimed Mr. Brantford, as they rode along through the handsomely laid-out thoroughfares.

Soon they came to one of the wide elevated bridges crossing the river. These bridges were constructed with granite approaches, and extended over the lower section of the city's business streets, while there could be seen from the centre of the bridge handsome boulevard drives extending along the borders on either side of the river.

"What a contrast!" said Mr. Brantford, as he pointed out the vast changes which were to be seen as they rode over. Along the edge of the river was a stone wall of the most substantial construction, serving as a protection to the broad roadways above; and lining either side of the drive was a parkway with an abundance of beautiful shade trees, which afforded during the summer months delightful and cooling shade.

"How beautiful!" exclaimed Mr. Brantford;

"and to think that it has been possible to bring about such radical changes in so short a period as twenty-five years!" He continued to look about him as the wheels rolled over the grand boulevard which carried them to the lake.

This wide thoroughfare was constructed with a parkway section in the centre, in which a system of electric cars could be seen in operation. These electric cars ran out into all sections of the country, and were operated by the Coöperative Association. Splendid engineering skill was here presented, as he gazed on boulevard, bridges, parks, and roadways, different from the horrible country roads he had known during his previous active life. No such thing was known as "mud time," all roads being constructed on the most modern principles. Mr. Brantford became so deeply impressed with these vast changes that for a long time he remained silent in observation. The other occupants were so much interested in watching him that they also remained silent for a time. After a while he found his voice, exclaiming to his companions, "What a contrast to the roads I formerly knew! I can recall how the construction of roads was carried on under political influence. Our street department had at its head men entirely unqualified for their positions, — this fact making no difference to the politicians who placed them there merely for political reasons."

Harry, in reply, told Mr. Brantford that "our department of construction is a very important one, as you will notice going through the country."

They were now passing beautiful fields and orchards, which were laid out like one vast and continuous park. Harry pointed out the roadways extending over all sections, stating that the construction of all roads owned by the Coöperative Association was carried on under the superintendence of the board of engineers. Mr. Brantford noticed the wonderful changes in the fields and orchards, which had been carefully nurtured according to modern methods of farming. He asked Harry how all this was brought about. Harry told him that real estate and farm property, as it was acquired by the Coöperative Association, was placed in charge of the board of engineers and architects, who devised a perfect system of farm life. "You will see in all sections of New England these same delightful results attained by the Coöperative Association of America."

Mr. Brantford was curious to learn how the politicians looked upon the methods employed by the Association, and how public affairs were wrested from their hands.

Harry replied: "You can appreciate somewhat the methods of carrying on elections in cities during the time of your previous active

life. The average man was so occupied with his daily cares that but little thought or time was given to the management of political affairs by any except those who made it a personal business to seek office for themselves or their followers. These offices were utilized for the purpose of creating personal wealth, resulting oftentimes in placing incompetent men at the heads of the various departments of our cities, where the management was under the spoils system. You are also aware that this same boodle system penetrated our entire national government. During the year 1900, all the news organs controlled by the national political party then in office continually declared it a very prosperous year, printing reports of large returns to speculators and moneyed magnates who had received advantages in the creating of great trusts and combinations, helped along by special protection created by a large tariff tax on all commodities, passed for their benefit by the party in power three years previous. This, with the Spanish war, which created a demand for all sorts of supplies by the government, stimulated business; and all things connected with the business world boomed, so that wages were increased from ten to twenty per cent, while all commodities, through speculation, increased twenty-five to eighty per cent, making it anything but advantageous to the daily toiler. He saw anything but true

prosperity in such changes. Like all inflations, it resulted in a boomerang on the heads of all who speculated. This affected every department of manufacturing life. The spring season opened with great labor troubles. Chicago had over 50,000 employees in the building trades out on strike, which was far-reaching in its results. Cleveland and St. Louis had serious strikes on their electric railroads, causing the loss of much money and many lives. The month of May reported the largest number of business failures in years for a like period, something over nine hundred business failures occurring that month in the United States. The liabilities exceeded twenty-three millions against the corresponding May of 1899, when the liabilities were a little over three millions. Merchants and manufacturers accumulated stock, and prices weakened; and thus started, as in all previous periods, crashes and losses, because of the wild chaotic system then operating in the affairs of business life. Large retail stores advertised their stocks at great sacrifices, and thus intense competition continued. Business men were so engaged with their own cares that they had no time to devote to the economic problem and the reform of abuses. The last year of the nineteenth century was filled with rumblings of trouble all over the world. China was in a chaotic state; the various European countries, together with the United

States, sent their warships and armies to protect the Christian people, many of whom had been massacred by the heathen people of that country. England had victoriously ended the war with the Boers in South Africa. China was looked upon by the European countries as a territory which would have to be divided, statesmen and missionaries considering such division to be favorable to Christianity. So opened the new twentieth century, when the Coöperative Association began. You have already been informed how it began its operations, by issuing from Boston its first paper, 'The Daily American,' which was devoted to educating the people. Cause and effect in political economy were ever kept before them, and so intelligently presented that students and thinking men and women everywhere became interested. You know how it was in your day; but a very small percentage of men voting ever made a study of — nor did they care very much about — the fitness of those nominated for political office. A Republican or a Democrat or a member of any political party was always supposed to vote his party ticket, even if men totally unfit and unqualified to fill the positions for which they were nominated were the candidates."

Mr. Brantford had listened, while his eyes had taken in the transformation to be seen on every hand. He asked Harry how long a time it was

before the city affairs came under the control of the people's trust.

Harry replied that it was but a few years. "As you know, Mr. Brantford, the great majority of people in your day seldom studied for themselves, but were influenced and led by the windy arguments of politicians and croakers. It was only natural that such men had but little faith in or use for the Coöperative Association when it first started. After the various departments were organized its competent management did effective work in the rebuilding of various sections of the city, constructing from diagrams and plans submitted by the board of engineers and architects beautiful sections of buildings and streets as you see everywhere, and the contrast presented was such that the people not only believed, but were convinced. Our membership increased rapidly, so that the city, and finally the State itself, came under the absolute control of the people's trust, the Coöperative Association of America."

Mr. Brantford now saw ahead what seemed a metropolitan town, and, calling Harry's attention, asked what place it was.

Harry told him it was one of the many settlements scattered everywhere throughout the State. "Farming as you formerly knew it was the poorest operated of all industries. To-day it is considered our most important one, from the fact

that everything originates from the soil. You will observe that vast changes have taken place."

The attendant was instructed to turn off from the boulevard, that they might ride through this beautiful little town.

As they approached a wide parkway, which formed the main thoroughfare, they rode through the section lined with handsome stone and brick buildings used for libraries, clubs, schools, and other public purposes, showing to Mr. Brantford that the people living in the country enjoyed all the advantages found in the coöperative city. They approached one of the public squares, where was located a public restaurant. Alice, looking at her watch, remarked that it was nearly two o'clock, and it was decided to lunch here.

The attendant drawing his carriage up to the side entrance, they entered the building, similar to those already described. Taking the elevator, they heard music, rendered by an orchestra, proceeding from the band stand. Ascending to the second floor, an attendant showed them to a large table near one of the windows, which enabled them to view a part of this beautiful little town. As they seated themselves, Mr. Brantford remarked, "Will wonders never cease?" The continual revelations almost caused him to think it an entirely new world. He said: "I can now understand why people would enjoy living in the country. To think of all these vast changes

having taken place since my former active life! Now you obtain every convenience and advantage that were formerly to be had only in your large cities. What a heavenly condition of life this is!" gazing at the buildings which were to be seen from the window, the construction of which showed the same beauty in outline and architecture seen in the coöperative city.

Harry informed him that "farming is now enjoyed by thousands of men and women who in your former days, and not entirely without reason, considered farming a lonely and horrible existence, deprived of all the comforts of life, it being especially hard for the women, whose work was of a most arduous and never-ending sort. The only redeeming features were the healthfulness of the country air and the beauties of nature, which they had but little opportunity or ability to enjoy. As you see, the farmers now reside in settlements or little towns, and as you rode along through the country you observed that the fields and orchards were laid out in a continuous park covered with beautiful roads, leading in every direction, which enable the people who labor to easily ride to and from their work in the various sections of this important department. The automobile, now in general use, makes a great saving in time as well as affording much pleasure and convenience."

Harry told Mr. Brantford that he should be

made thoroughly acquainted with the entire department of farming a little later in the season. "In the early part of June," said he, "we will arrange a special trip to the country, where you will be shown farms under the highest state of cultivation. June is one of the most delightful months we have, and everything in the line of vegetation will be looking its best. We shall also have a chance to do a little fishing."

The conversation turned to this interesting subject, as the State still retained its reputation for affording untold advantages for the sportsman. George and Harry spoke of their annual trip to the country region where were caught landlocked salmon, trout, bass, and other freshwater fish. Stories were told of former catches made by them, at Belgrade, Rangeley, Moosehead, and other renowned waters, visited by the various tourists of the State. All these stories had been related during lunch, which was served by an intelligent young lady, the equal in grace and refinement of any she served. The cooking and service were equal to the best. People from all sections were coming and going, as it was considered a pleasant outing to visit these little towns, affording a delightful ride, together with the opportunity of securing a most excellent dinner.

They had now finished eating. Mr. Brantford not only expressed the delight that he had experienced with the arrangement of the

building and service, but could not say enough about the wonderful changes which had taken place in all that he had seen, from what he had known in his former active life. They all paid the amount due for lunch from their coupon books. Mr. Brantford remarked to his friends: "How equitably everything is arranged; for you pay for just what you receive, while in my former life, if one dined or lunched out of town, it was a double tax on the purse."

Their attendant, having also had his lunch, was found waiting for them at the side entrance, and as they took their seats in the automobile the ladies exclaimed, "What a perfect afternoon for so early in the season!"

Miss Brown suggested that they make a circuit of the other shore of the lake, so as to prolong the ride, Mr. Brantford's company becoming dearer to her daily. Soon they were rolling along over the beautiful roadway; and as they ascended the gradual rise leading to the top of the hill there could be seen stretched out in all directions one vast and continuous park, while dotted here and there in the distance could be seen little settlements or towns like the one they had just left. The conversation grew animated, and their enjoyment seemed to increase at every mile, as they wended their way towards the co-operative city.

CHAPTER XIV

THE following Monday morning opened with rain. Mr. Brantford, dressing himself, hears a step, and looking up is greeted by Harry in his usual cheery manner, who at the same time hands him a letter, which he opens, finding it an invitation from Mrs. Mathew, the wife of the vice-president and chief of the treasury department. The invitation stated that there was to be a small dinner party, consisting of six invited guests. The dinner was given in order to become better acquainted with one who had passed through such a wonderful experience, and it was hoped that the writer would have the pleasure of his company at seven o'clock that evening.

Mr. Brantford finished his morning toilet, and passed through the apartment of George and Harry. He saw that they also held in their hands epistles similar to the one he had received, and, comparing notes, it was surmised that Mrs. Mathew was well acquainted with the relationship existing between George and Harry and the two young ladies, and, to Mr. Brantford's satisfaction, Miss Brown was included as number six of the invited guests. The gentlemen donned

their coats and hats and left by the parkway entrance, having decided to breakfast at the restaurant near the treasury building.

Conversation was carried on relating to the invitation they had received. Harry suggested that they see the ladies some time during the day and arrange to go in a party. Having reached the restaurant building, they visited the second floor, where an attendant soon served their morning meal.

While they were eating, Mr. Brantford spoke of the delightful Easter Sunday just passed, and how many were his thoughts since their return from their glorious ride in the country. Said he, "I never dreamed of seeing the entire farming section of our country made into one vast park like those in our greatest cities."

Harry in reply said: "Our Coöperative Association adopted the ideas that had been used in developing public improvements such as were known in the larger cities in your day. No doubt you recall the splendid improvements made in vast sections of country extending far beyond the city limits of Boston, the State of Massachusetts making annual appropriations and employing the most skilled engineers to superintend the construction of the most beautiful system of parkways and drives in the world. These vast improvements, as you will recall, were made during ten or more years." This was in sub-

stance an illustration of public coöperative ownership.

Mr. Brantford, who had listened to these familiar facts, told the boys that when the plan of buying land for the purpose of creating these public parks was first agitated there arose a tremendous opposition from men who could see nothing but dollars. Improvements of this nature were considered by them a mere waste of money. "Boston, as you know, was one of the most progressive cities in the world." The roadways and parks which during his former life had been constructed under the coöperative body of Massachusetts were the pride of all New England. "I can recall, when visiting friends in Boston, that they would take me for a drive through delightful sections, such as the Melrose state reservation, the Beaver Brook reservation, Mystic River reservation, and along the ocean beach reservations, — all of which were of the same general style of construction as that of the beautiful parkways through which we rode yesterday."

Harry now said that it was a simple problem to continue these same arrangements throughout the entire New England States.

Their breakfast being finished, they stepped to the cashier's desk and settled for their checks. Leaving the building, they walked over to the treasury building. George, wishing to speak with

Mabel, who was employed in one of the sections on the main floor, left Mr. Brantford and Harry, who took the elevator to the second floor, where an attendant invited them into the office of Mr. Mathew, and taking seats they were soon greeted by Mr. Mathew himself. After the usual morning greeting, he asked them if they had received an invitation from his wife. Mr. Brantford answered that they had, and that for one he should deem it a great pleasure to accept the kind hospitality extended by Mrs. Mathew.

"The pleasure, Mr. Brantford, will no doubt be fully shared with you by my wife," replied Mr. Mathew. "She has done nothing but question me as to when I could arrange a meeting. Like all women, she has the same curiosity that has pervaded the sex since the time of Eve, and is very anxious to meet you. No doubt she will open a continuous fire of questions; for it has been all I could do to explain that a man who had slept as long a time as you have would certainly need rest. I therefore told her that it was not right to bore you with invitations until at least a few days had elapsed.

"Yesterday, however, she saw you at the services held in the exposition building. She hardly waited until she reached the walk on the street to say: 'I saw Mr. Brantford with Miss Brown. You can't keep me any longer from inviting him to dine with us, as I am now con-

vinced that a man with such a healthy-looking face as I saw beaming upon Miss Brown is just as well as yourself, and I am going to write invitations to Mr. Brantford and the lady who seems to be more than a chance acquaintance. I shall also issue invitations to his two companions and their young lady associates.' So you realize, Mr. Brantford, how the deed was planned, and now troubles are ahead for you."

Mr. Brantford laughingly replied: "Judging from all that you have said, I shall require to carry an unusual amount of intellectual information. I assure you, Mr. Mathew, that it will afford me much pleasure not only to meet your wife, but to relate to her all that I may have experienced since my awakening."

Mr. Mathew asked Mr. Brantford what he thought of the services yesterday.

"They were superbly grand and most elevating," replied Mr. Brantford. "I was very much interested in all that I heard and saw, and one feature which appealed to me was the fact that people now pay for their seats, just as they would at any other entertainment that they might attend. During the period of my former active life, there were many people attending churches who looked upon religion as they did other commodities, figuring it from a sort of bargain-counter basis. I can recall an experience that I once had when acting as a church trustee. It

was thought best to adopt a system of individual subscriptions, a certain amount each Sunday for one year. This plan worked well during the first year. When it came time to renew the subscriptions for the second year, a number in the society decided to discount fifty per cent from their former subscription, not because their income had been reduced, but because they felt that others ought to give more. Then there were some who cut off their subscriptions entirely, and several who subscribed, but did not pay their subscriptions."

What Mr. Brantford had said greatly amused Mr. Mathew, and as he laughed he told that the old-time idea of running churches on a slipshod basis had long since passed out of existence. "Our people as a rule attend services on Sunday, while those who address the congregation, as no doubt you have already been informed, are connected with our educational board. In your day, you can no doubt recall men, occupying pulpits in various denominational churches, who had the courage to denounce certain articles of their creed which had been adopted by their denominations in former years, framed by men who saw — or thought they saw — some new light on the way to serve God, and who in reality had a most limited light of any sort. These creeds became a part of the church itself, and progressive men and women

denounced such dogmas as inconsistent with the laws of God and man. Oftentimes church troubles resulted from these denunciations. The old-timer of the one dogma, not reading or studying the conditions of life then existing, could not understand them; living and traveling in the one rut, worn deep by old doctrinal beliefs, emanating from the intellects of men soured on everything connected with our beautiful earth. He believed that man was born in sin, and the only way in which he could reach heaven was to follow the lines laid down by fossilized theologians, — his heaven being a place with golden streets, where the chosen few were to be blessed with wings and given a harp that they might play and sing before the throne for evermore. Just think how monotonous the existence which those old theologians so glowingly pictured! The text of Sunday, taken from Christ's sayings, 'I, if I be lifted up, will draw all men unto me,' you can see illustrated in the present heavenly existence on earth, which has been created through our coöperative people's trust."

The conversation turned upon the affairs of the treasury department, and Mr. Brantford asked Mr. Mathew to explain some of the early methods adopted by this department.

Mr. Mathew, replying, said that any information he might be able to give would be a pleasure.

"You remember the monetary conditions of the world during the last few years of your previous life. For many years the bankers of London and New York had coöperated in their business undertakings. They had branches in every civilized country throughout the world. No move was ever made in financial matters by our government but what these astute financiers were consulted. I presume there was hardly a fraction of one per cent of the intelligent business men who were aware of the fact that up to the year 1171 the civilized world had existed and done business without such an institution as a bank. The earliest banking institution recorded was founded in that year, — the Bank of Venice. The Bank of Genoa went into operation in 1407. No doubt you knew of the familiar silver question of 16 to 1, and how financiers connected with the banking institutions led people to believe that no currency was sound unless it had gold behind it. The Bank of Amsterdam, established in the year 1707, was the earliest large banking institution which looked to the promotion of commerce; its predecessors of Venice and Genoa were chiefly devoted to the management of state finances. It was plundered by the French army in 1794, when it was found that, with a reputation for $50,000,000 of gold and silver in its vaults, it had in reality nothing. Its capital had been loaned to the States-General,

to the Eastern India companies, and to the city of Amsterdam, and in this condition of affairs it had done an immense business during the preceding fifty years. I have called your attention to this matter for the purpose of showing the unique methods of financiers to pull the wool over the eyes of the real producers of wealth.

"When, in 1861, the Civil War broke out, the financiers and banks immediately withdrew from circulation all gold and silver. Abraham Lincoln, one of God's noblemen, was in favor of issuing United States currency, the so-called greenback, and through him there was an issue which was as good as a United States bond, backed as it was by every individual in our country. It was receivable for any claim against the United States government, and this special issue of currency was passed on a gold basis. The bankers of London, in coöperation with their colleagues in New York, saw that this was a matter that meant ruin to their business. The United States must not go into the banking business. Immediately a committee was sent to Washington, who advocated the issue of bonds. These bonds so read that they were redeemable in coin of gold, or what was the equivalent, silver, which at that time was established by law at a ratio of 16 to 1. The Congress of the United States at that time passed an enactment for a bond issue as recommended by these inter-

ested bankers and financiers. In the next issue of notes by the government the reading was changed, stating that they were receivable for all debts except interest, duties, and payment of bonds. This made it plain sailing for banking institutions, and financiers and other business men were given an opportunity to speculate. An extra boom was now given to all commodities in use at that time. I have gone over the position occupied by banks and bankers in order that you may understand that money as an exchange was not intended, when first created, to hold any value whatever except that occupied by weights and measures, such as the yardstick, scales, and other systems of measurements.

"It was intended as a medium of exchange, to facilitate the exchange of energies for some of the world's products which were needed. God is the real creator of all things, and by man's assistance his bounties are fashioned into such form that they become useful. Money is but the measuring-rod of these useful articles, and has no value of itself. Silver, Mr. Brantford, was in your time the coin most used as the medium of exchange. The Congress sitting at Washington in the year 1873 demonetized the issue of silver dollars at the ratio which had been in vogue for many years, that of 16 to 1. England adopted the gold standard many years ago, yet, as a matter of history, between the

periods of 1687 and 1873 the relative value of these metals the world over was 15½ to 1, notwithstanding the fact that our country issued silver on a basis of 16 to 1. Through the astute plans laid by the Shylocks of London, and assisted by their Coöperative Association in New York, this bill of demonetization went through both branches of Congress and became a law, many members of Congress claiming they did not know that silver had been demonetized until some months after; for at the world's monetary centre, London, silver was quoted as a commodity, like steel and other metals, and prices continually dropped. England has ever been a unique nation, one of the most enterprising, fixing the value of her money so as to control the commerce of the world. As you remember, she did the largest percentage of ocean carrying-trade during the period of your previous active life. It was ever the method of her business men to demand all they could in return for their wares. London was the clearing-house for the commerce of the whole world. England, as well as America and other countries, continued to circulate silver coins on the same old ratio as before: thus two sets of measures were created, owing to the fact that countries lacking the necessary gold prop to hold up their measure were obliged, through the demand of London, to give in return two yards or more for one yard

of merchandise received. Mr. Brantford, that was the Christian method of transacting business at the close of the nineteenth century."

Mr. Brantford confessed that he had never given any thought to these questions. He, like thousands of business men at that time, had simply followed principles advocated by politicians and other leaders during that time. "I must confess," said he, "that at one time I was a firm believer in the importance of gold as a standard, and in the universal system of banking institutions. I now understand why silver dollars were not coined many years prior to 1873: silver, being worth more in the bar, was shipped in that condition to foreign countries instead of being sent to the mints for coinage."

"Yes," replied Mr. Mathew, "that was just the reason why silver was not sent to the mints for coinage, though politicians and newspapers representing the banking interests conveyed the idea that, as no silver dollars were issued, the people did not desire them. The bankers had so regulated the standard of their exchange that they had created two standards of measure, which continued to vary in ratio from the year 1873, after the demonetizing of silver, up to the opening of the twentieth century. While the silver coin of England and the United States contained no more weight in silver or fineness than that issued by Mexico and other

countries having no gold prop to hold their standard of measure up, one could purchase in Mexico twice the value with the silver coin having the stamp of England or the United States that he could with the silver coin bearing the Mexican stamp. This, as I have stated before, was the Christian method introduced into the financial world by the unique bankers of London and Wall Street."

Mr. Brantford now asked how the Coöperative Association maintained its financial position during the early years of its organization.

Replied Mr. Mathew: "Our treasury department was a banking institution similar to your own, and started from the receipts of the sale of the book called 'The World a Department Store.' This money, as you were informed, together with subscriptions received for shares in our Coöperative Association from Christian men and women, placed our banking department on a most solid foundation. Our business was much safer than that carried on by the private banking institutions, from the fact that our business organization was like an endless chain. The money which was disbursed from the treasury department was invested only in the departments of industrial branches connected with the general business organization of the Coöperative Association, and there being no opportunity for private speculations or hoarding, all money dispensed

ultimately came back again to the treasury. Thus money of itself had no value, except as a measure of exchange.

"No doubt, Mr. Brantford, you can recall, in private banking, how money was loaned simply on the name of the endorser. The question of payment by the borrower was an uncertainty, unlike the money invested by the treasury department, which had a string tied to every dollar, insuring its return to the treasury with the increased value created by the members of the Coöperative Association. Thus you can readily appreciate why intelligent men and women saw the advantages of coöperative life, and made continual application to become members and co-workers. Gladly did they accept any position that might open to them in our Coöperative Association. This treasury organization is the gist of the whole system. One of the cardinal rules of our Association reads that promotion is extended to all those who merit by their fitness positions of trust. This created an ambition among all members to change their character of living, many throwing aside habits that at first were thought necessary to their existence. I allude to the drinking of intoxicating liquors and smoking."

Mr. Brantford remarked that these habits must have been hard for some to overcome.

"Yes," replied Mr. Mathew; "but the rule of

our organization was that in order to be a leader it was absolutely necessary that one should be an example, and therefore imperative that he should lead a clean and pure life."

Mr. Brantford asked if there were wines and liquors used at the present time. Mr. Mathew replied that the use of these liquors was now confined to very old people and others for whom physicians prescribed. "Our young people, as you already know, are early taught the terrible results of the habit of drinking intoxicants. To-day it is a rare exception to see any one using intoxicating liquors. I don't know that you have noticed, in the large restaurant buildings, on the first floor, a room fitted up with a beautiful mahogany or other hard-wood bar, similar to those used in saloons during your previous existence. In this room there are tables with comfortable chairs, where one is served with various kinds of cool and hot drinks. During the summer months these rooms are largely patronized by the members. Delicious fruit punch, soda, and various temperance drinks are to be obtained; also ices of various sorts. No intoxicants can be obtained unless they are prescribed by a physician."

Mr. Brantford remarked that he had seen such rooms, but as yet had never patronized them, as he had always visited the second or third floor. He now asked Mr. Mathew if, when first organ-

ized, the Association received money from depositors.

"Oh yes," replied Mr. Mathew; "at the opening of our treasury department there was started a savings branch. Money was received on deposit from members only, who were paid three per cent interest during the first few years, after which the rate was lowered, first to two and a half per cent, and then to two, dropping gradually, until finally, as you know, members are allowed no interest on undrawn balances left in the treasury. You realize that the chief cause of what was termed looking after self-interest, in your time, arose from the terrible fear of want and suffering which oftentimes came from the losses of property, or ill health produced by this same fear and the multitude of perplexing cares which accompanied it. Those dreadful conditions existing in the business world, so familiar to you in your former active life, caused men to worship gold as their god; and living as they did solely to make money, they lost sight of everything beautiful in life, except the one thing they had made their god, — Gold, Gold, Gold, — until death finally separated them from it."

Mr. Brantford, rising, thanked Mr. Mathew for the information he had furnished him, and again expressed the pleasure he anticipated in meeting his good wife that evening. George, who had left to call on Mabel, now returned and

met Mr. Brantford and Harry as they stepped from the elevator, and they left the building, arranging that they should engage an automobile, and call for the ladies that evening at seven o'clock.

CHAPTER XV

It was six o'clock when Miss Brown sat arranging her beautiful hair before the dressing-table. Alice stood examining a new silk waist which Miss Brown had selected that afternoon. It was a handsome piece of apparel of a delicate rose shade, and as she placed it against the bodice she remarked, "How lovely you will look! I don't wonder," she added, "that Mr. Brantford has been taken with you, for you are a beautiful woman."

"You will make me very vain," replied Miss Brown, "if you talk like that, Alice."

Alice, who saw that Miss Brown was having some difficulty in arranging her hair, suggested that she be allowed to give the finishing touches. "I want Mr. Brantford," she added, "to see you looking your best this evening." As she arranged the beautiful hair in artistic waves she spoke of the manly qualities which Mr. Brantford possessed, and what a noble-appearing man he was, and said, as she looked into her face, "It is not at all surprising that you should be so interested in him."

Miss Brown remained silent, listening with great enjoyment to what her young friend said.

Alice now continued, "Has he said anything to you?"

This of course startled Miss Brown, and she asked, "What do you mean?" her face becoming slightly flushed.

"Oh, you know," replied Alice. "Harry and I, you know, are engaged, and I know all about such matters. Tell me," she urged, "has he said anything to you yet?"

Miss Brown was silent, and Alice continued by saying, "I really believe, if he has not spoken in so many words, you have a feeling that he is to you more than any other man that you have ever known."

"Yes," confessed Miss Brown, "he is; and, my dear Alice," she went on, "I hardly know how to explain it, but I do feel so very, very happy. It seems as if everything looked more heavenly to me than ever. I can't tell you in words, but I have always felt some interest in him, and something came over me the first time I ever met him face to face."

"That's it!" exclaimed Alice, who was full of the enthusiasm of youth, adding: "Just the way it was with Harry and me. There is nothing in this world like knowing that you are loved by a good and honest man, and feel in your heart a true response. I tell you, my dear Miss Brown, that life is n't worth living until we find it out."

Alice had now completed dressing Miss Brown's

hair, and she rose to finish her toilet, while Alice left her to make her own final arrangements. Mabel, who had finished dressing, entered Miss Brown's room just as the beautiful silk waist had been adjusted. "How lovely," she exclaimed, "and so becoming! Just the thing with your handsome black silk skirt," which was richly trimmed with embroidery and lace. Miss Brown made a charming picture as she stood before Mabel. Mabel was dressed in a costume of delicate material, very becoming to her style of beauty. She looked radiant as she complimented Miss Brown on her appearance.

"Won't Mr. Brantford be proud to see you, for you do look so beautiful!"

"Thank you, Mabel," replied Miss Brown, and she added: "I know a young gentleman who will think that some one else is looking very lovely this evening. George will also certainly think that your costume is most becoming, and that you never looked handsomer than you do now."

Mabel showed by her countenance the happiness that she enjoyed from Miss Brown's remarks relating to her sweetheart, as there was no one in the wide world whom she loved to hear praised better than her own George, although as yet he had never spoken directly of the attachment that existed between them, but she knew the time was not far distant when he would.

Alice, in answer to a knock, opened the door

of the front parlor to the three gentlemen, who entered in full evening dress. With countenances beaming they exchanged hearty greetings with the ladies, and as they looked at them, so charmingly attired in their full evening costumes, they expressed the pleasure awaiting them at the home of Mr. Mathew. Mr. Brantford, helping Miss Brown with her outside wrap, told her how glad he was to be with her again. They now left the house, taking seats in an automobile, and were soon rolling over the interesting parkways, leading to the entrance of Mr. Mathew's magnificent residence.

Alighting from the carriage, they entered the delightful home of Mr. Mathew. The exterior was much the same as many of the higher-class residences known in the suburbs of the large cities during the last century. An attendant had shown them where to place their wraps, and they were met by Mr. Mathew and his wife, a very beautiful woman, who was introduced to Mr. Brantford.

She expressed the great pleasure she felt in meeting him, and when they were seated in the artistic drawing-room she told him how much interest she had felt in him, and how her curiosity had been aroused to learn the experiences which he had passed through. George and Harry and the ladies looked over some new music.

Our readers, no doubt, will feel interested to

know something of the character and style of this beautiful home. Mr. Mathew, like many of the vice-presidents and chiefs who were married, lived in his own private residence. Here was to be found every convenience and luxury known to those living in the last century. Two lady attendants constituted the corps of help in the house. One of them now entered the drawing-room, announcing that dinner was ready to be served.

Mrs. Mathew, taking the arm of Mr. Brantford, followed by the others, entered the dining-room. Mr. Mathew and Miss Brown were the last to enter the spacious dining-room, which in appearance was much after the style of those seen in the best residences of former days. The meal was now served by the two attendants. Everything was of the very best, and was served in a delightful manner. For the first time since Mr. Brantford's new life, he was dining in a private residence. Already he knew that cooking in homes was a custom long out of date, and, turning to Mrs. Mathew, he remarked how delightful it must be to be rid of the care of cooking in the home.

"Indeed it is," replied Mrs. Mathew. "We often wonder how women in homes lived in former days, having the annoyance which arose from incompetent and unintelligent servants. As you have already been informed, every attendant is

well educated, and, no matter what department or vocation in life he or she may occupy, is looked upon as a brother or a sister in a true Christian sense."

Mr. Brantford asked her to explain the system of employment of attendants.

Mrs. Mathew answered: "Wealthy people, in their efforts to surpass one another in their display of wealth, in your day, maintained many establishments, requiring a small army of servants; in fact, their lives were filled with care and annoyance arising from these 'no more or less than servants' boarding-houses.' To-day, under our social system of life, we have a special department where those desiring to engage attendants are supplied. The employers are charged by the Coöperative Association for the attendants' services like any other commodity, and each month settle with the treasury department. The attendants themselves, like all members, draw a regular income. Attendants in hours of labor enjoy the same privileges as all other members of the Coöperative Association. Those who live in homes to-day are looked upon as companions, and the relations existing between the head of the house and the attendant are like those you formerly knew as existing between confidential clerks and their employers in large business enterprises. You will recall how much reliance was placed by heads of great banking and other institutions on the

wisdom and judgment of their clerks. So it is now in our homes. We rely upon our attendants, who are as well educated as ourselves, and oftentimes their judgment in many matters excels those whom they serve. So you can appreciate, Mr. Brantford, how delightful our home life has become from the present arrangement. We are now companions, just as in your former active life employers and their confidential clerks were companions."

Mr. Brantford was deeply impressed by this new revelation. He related to Mrs. Mathew some of the experiences which in his previous active life had come under his observation. "Servants, as a rule, were of a lower order of intelligence. Those employing servants, in New York, Boston, and other large cities, were constantly suffering from poorly cooked food, dishonesty, wastefulness, and similar evils."

Mrs. Mathew, who had listened to what had been told her, replied that, "in reading of the conditions of home life at that time, it left no room for wonder that life was deplorable. People, as you know, who were employed as cooks and servants were looked down upon as being inferior beings. No doubt you can recall to mind mistresses who really abused their servants. I have read reports of families removing all dainties after they had eaten, allowing their cooks and servants for their meals nothing but

remnants from the table. Under such conditions, how could you expect a home to be what the word implies, a true heaven? What was wasted in food in a home like this, in your day, would more than support our family. Consider for a moment how many servants it was necessary to employ to care for a house like this. At that time, those constructing a building for a home were obliged to arrange accommodations for at least three or four servants. You are aware that we do no cooking at home, and all laundry work is sent to the special laundries, instead of being done at home, as in your day. This was a tremendous item of expense; and furthermore, the life of the lady of the house was ever kept in a whirl of perplexing care. Now, by our perfect coöperative system, all foods are prepared by skilled artists, on a very large scale, which saves the great waste of each private home running its own special culinary department. We can telephone to our nearest restaurant building, ordering, as you have seen here, a meal in many respects vastly superior to any obtained under former conditions, and at about one half the expense."

Conversation had become general, the young people showing by their unstudied actions that society placed no restraint upon thorough enjoyment. Coffee having been served, they arose, going into the drawing-room, where Mrs. Mathew,

seating herself beside Mr. Brantford, again asked him to tell her of his experiences since his marvelous recovery. Mr. Mathew inviting Miss Brown to the piano, the young people gathered around, and the evening was spent in musical and social enjoyment.

CHAPTER XVI

Some weeks have passed since Mr. Brantford's appearance in his present active life. It is early in the month of June, and a morning when all nature is alive, the most beautiful month in all the year. The new coöperative city is seen in all its magnificence; and Mr. Brantford, who has dressed himself, looks from his window upon a scene which would charm any of our readers. The parkway extending between the rows of fine apartment structures is now one vast collection of rich foliage, the shrubs showing their blossoms in many beautiful colorings. Everywhere is seen the artistic handiwork of the experienced workman. Nothing in the arrangement of the system connected with the laying out of parks but shows the skill of its chiefs.

Our two young companions, Harry and George, greeted Mr. Brantford with the usual good-morning, asking if he had finished his packing for the journey they were about to take.

Mr. Brantford, turning from the window, called their attention to the lovely view before them. Arrangements had been made for a trip into northern Maine, and they were to visit vari-

ous lakes and ponds, where was to be found abundant sport for those enjoying the pleasure of fishing. This delightful trip had been talked of for several weeks, and they were now about to start. An attendant notified them that an automobile was waiting at the door.

They had finished their toilets, and, donning their hats, gathered their grips, fishing-rods, and other articles necessary for such a journey. Leaving their apartments, they were soon seated in the carriage, which took them to one of the public restaurants, where breakfast was obtained.

After leaving the restaurant they again took seats in the automobile, and were carried to the railroad station. Procuring their tickets, they entered one of the open cars, which was pleasantly fitted up with all the modern conveniences, the motive power, electricity, making traveling a delight. Soon the train was off, and as they left the station Mr. Brantford's attention was attracted by the beautiful and artistic arrangement of the grounds along the tracks. He missed seeing what was once so common, — ash heaps, tin cans, old bottles, together with broken-down cars and the other railroad rubbish of his former time. Now everything connected with railroading was made beautiful to the eye, no grade crossings existing anywhere, and as they rode along through the charming country it presented the appearance of one vast and continuous park.

After riding for an hour or so they reached the station of Belgrade, where they alighted. Entering one of the automobiles they were soon riding through a delightful section of the country, over a parkway similar to those seen in and around the coöperative city. A ride of some six miles brought them to a most beautiful little settlement, located between two fine lakes, one about fourteen miles in length and the other nine miles long. As they rode through the principal parkway of this delightful town, its appearance was thoroughly metropolitan. Its buildings were constructed of brick or stone, artistically laid out with little parks and wide handsome streets like those seen in the coöperative city. Here one found every convenience necessary to make life pleasant. Various public buildings were provided for the enjoyment of those who resided here. The ordinary population of this town was over one thousand, which was largely increased during the summer months. The surrounding country extended into finely cultivated farming sections, with good macadamized roadways everywhere, making it easier of access to those operating in this department.

Mr. Brantford remarked to his companions, "What a heavenly place this is!" — pointing to the landscape stretched out on every hand. Here were to be seen the results of a perfect coöperative system, changing the entire charac-

ter of country life as formerly known to Mr. Brantford.

The automobile now drew up before a handsome apartment building, which was situated on one of the sloping sections of this coöperative little town. The construction of this building was very similar to that occupied by them in the coöperative city. An attendant, meeting them at the door, showed them to a section on the second floor, which was arranged somewhat like their own apartments, which they had left that morning. The same general plan of building such structures was observed everywhere, and the same delightful arrangements enjoyed in the cities existed here. People in the country, instead of living isolated, as formerly, now enjoyed all of the advantages which made home truly desirable. Nothing was left undone by the Co-operative Association or people's trust to provide every means for social enjoyment to its members.

They now looked their apartments over, which were very different in style from those Mr. Brantford had formerly occupied when visiting this section of the country. Here were rooms which afforded all the conveniences found anywhere. The building had two fronts, — one facing the avenue, where they had entered, and the other facing the parkway, already described. Their rooms consisted of a handsome large parlor,

connecting with the hallway leading into the bathroom; opening through were the sleeping-rooms, which continued through to the rear, where was another parlor facing the parkway. (See illustration of apartments.)

Their grips and other articles had been carried to their rooms. They seated themselves in the parlor fronting the broad avenue, which seemed to be the main thoroughfare of the town.

"Boys," exclaimed Mr. Brantford, "this is everything that the word 'home' implies! It is really a heaven. I can recall coming to this place and stopping at what was then considered the best hotel. This hotel accommodated from fifty to seventy-five guests, and was visited by some of the best people from the different parts of the country. The sleeping-rooms were about the size of yonder bathroom, fitted up with the usual furnishings used in such hotels at that time. The hotel afforded very little attraction in the way of amusement during rainy weather. On stormy days, about the only diversion was a visit to the country store, where congregated the male inhabitants of the village. What a change!" said he, as he pointed to the beautiful picture seen from the window, showing the various public buildings, while beyond could be seen the lovely lake, fringed with hills along its border.

One large, handsome structure was used for church services. This was unlike former conditions, when towns of a few hundred inhabitants sometimes had three or four different denominational church buildings, making it a constant struggle for the different pastors to exist, because of the limited membership. Now everywhere settlements were provided with a magnificent structure, where services were held on Sundays. People were entertained with inspiring music, and were addressed from the pulpit by those who so preached that the members were benefited.

Our companions, having arranged their toilets, left their apartments, and walked down the beautiful avenue, passing the principal buildings. Harry pointed out the public library, theatre, gymnasium, and several other prominent public buildings. Mr. Brantford was impressed with the architecture of these structures, and pausing exclaimed, "What a transformation from the old-style country settlement I once knew to this magnificently laid-out metropolitan town!" Here was to be found every convenience enjoyed by those living in the large cities.

Approaching the public restaurant building, which was the same as in the coöperative city, they entered, and, going to the second floor, were shown by an attendant to a table near one of the windows. Our companions enjoyed their meal.

The fresh air and the trip through the country had given them excellent appetites. The service was equal to any they had ever known.

Harry asked Mr. Brantford if he would enjoy a walk through the town, visiting perhaps the office of one of the chiefs of the agricultural department. This pleased Mr. Brantford very much, and after paying the cashier for their meal they left the restaurant building, and went directly to the treasury department building, which was occupied by the post office, treasury, and offices of the agricultural department.

As they entered the hallway, dividing the treasury department from the post office, Harry explained that every settlement had a treasury department, where the business accounts were kept and the balances regularly transmitted to the central treasury.

They took the elevator to the second floor, and entered the office of Mr. Browning, one of the chiefs connected with the agricultural department. His office was located facing the front of the building, and as they entered they saw him in conversation with several members who were connected with this branch.

Mr. Browning, who was well acquainted with Harry, invited our friends into a private room leading from the general office. Mr. Browning, being introduced to Mr. Brantford, expressed his pleasure at being made acquainted with one who

had had so unique an experience, living so many years, "as it were, lost to the world." He asked after his health, and how he had been impressed with the vast changes found by him since his new life.

Mr. Brantford replied that he never felt better or happier in all his life. "Many times," said he, "I have feared I should wake up and find that I was dreaming; the heavenly appearance I have found existing everywhere is such a contrast to the life I formerly knew."

"Yes," replied Mr. Browning, "things have changed wonderfully, but nothing affords so great a contrast with former conditions as life in the country. You remember it offered so few attractions as compared with the large cities. The owners and toilers of the farm oftentimes lived in isolated and out-of-the-way places, being denied the numerous advantages, comforts, and pleasures found in the cities. Young people who were ambitious soon left their homes for the more attractive city field of labor. This is all changed by the methods of coöperation in the building of delightful settlements or small towns, where to-day are provided the same conditions that you saw in the coöperative city.

"Our engineers and architects prepare all plans for laying out public improvements, and the duty of each chief is to see that they are carried out to the letter. Our farms are divided into sec-

tions, which to-day render the most productive results. As an illustration, those who are in charge of the dairy section make this their special study, thus obtaining the best results. The other sections — the poultry department, the growing of fruits, the cultivation of berries and vegetables — are also divided and have their separate chiefs.

"You can thus appreciate why better results are obtained than from the old-time slipshod methods existing during the period of your previous active life. Our people also are early taught to know something of building, carpentering, masonry, shoemaking, and other branches of industrial work. Thus, during periods when farming work is inactive, employment in other lines is provided by our perfect system of coöperative management. Under the old-time method, mechanics and laborers had prolonged periods of idleness, resulting in a loss of productive wealth to the people as well as causing great suffering to the working classes, because of this enforced idleness. During the spring and summer seasons, our agricultural department is filled with men and women coming in thousands from the cities, which is a proof that the majority of people desire to live a part of the year in the country. The hours of labor are as short here as in other branches of work. No one is expected to work more than six hours in the twenty-four."

Mr. Brantford, who had listened with much

interest, said: "I can recall that farming as I knew it was the poorest conducted industry in our State. I observed in the fall of the year, when riding through the country, mowing-machines, carts, and numerous other farming implements scattered around the fields and dooryards; also during the spring season the trees in the orchards would be covered with worms, and a lack of proper pruning, necessary for good returns, evident. Of course there were some good farms, operated by progressive men. They were the rare exception rather than the rule. The average farmer was usually a man of little ambition. Those who were intelligent and ambitious, considering wealth the sole object of life, sought better opportunities, and the farms were left in charge of the unintelligent and shiftless. The brighter boys rushed to the great cities."

Mr. Browning now explained how the Coöperative Association, during its very early existence, took up the matter of farming in a practical way. It was considered by the management to be the most essential department of the people's trust organization. "As you know, the soil produces all life. In your day, Mr. Brantford, the tail wagged the dog, for rich banking institutions controlled the entire industrial life of our country, and absorbed the greater part of the wealth produced by the laborer. Were it not for the farms, the cities could not exist. You will see in all

our settlements storehouses, canning and pickling establishments, where are prepared the foods for supplying the needs of the people. A perfect system of supply and demand is in operation in this branch of our Association, and nothing is produced that cannot be used. Perhaps, Mr. Brantford, you would enjoy going over some of the sections of the farming lands in this immediate vicinity."

Mr. Brantford, with George and Harry, expressed satisfaction with this suggestion. Mr. Browning, who was about to leave on a trip through the various sections, excused himself for a few moments, to make some arrangements with several of his assistants. He soon returned, and they all left the building, walking to an automobile stand, — all settlements being provided with this convenience. They entered a double-seated carriage, and the attendant, receiving his instructions, started the machine. They were carried through the little town, and on every hand were seen beautiful home structures, apartment houses, together with the public buildings, all of which were erected on the general plan of those seen in the coöperative city. They saw, as they rode along, men, women, and children, all of whom showed the same happy faces produced by coöperative life.

Mr. Brantford said he could hardly find words to express his feelings, as he looked on the sur-

rounding buildings and the beautiful features connected with life in the country. "I am not surprised that you have numerous applications, for I should think that the cities would become depopulated in order to live under such attractive arrangements."

They had now left the settlement, and were riding along the beautiful roadways seen everywhere. Entering a fruit orchard, they saw men examining the trees, looking for insects and worms. This department, as Mr. Brantford had already been told, was under the charge of a special chief. Here could be seen the results of continuous care and study, shown by the appearance of the trees and their arrangement. As they passed out of the orchard they rode through vast fields having the appearance of one great park divided into sections, each section having a special kind of berry under the highest state of cultivation. Here were seen women, girls, and boys, employed to look over the vines and remove weeds.

Continuing their ride through this highly cultivated berry garden, they passed fields of potatoes, corn, and other vegetables, all of which were in great sections and under the charge of various chiefs.

Mr. Brantford pointed to a large number of children at work, and asked Mr. Browning to explain the methods of employment. He was

told that during the summer months boys and girls over twelve years of age were invited to the country. It was grand sport for them to be employed in so useful and pleasant an occupation, enabling them to become producers and also to acquire knowledge and rugged constitutions. "Early in life children are taught the various branches of farming, together with mercantile and mechanical work, which enables our Coöperative Association to transfer laborers, when necessary, from one department to another. Employment for labor is thus equalized. No one is required to work over six hours a day, and all have periodical vacations."

"Why," replied Mr. Brantford, "that was exactly the principle that was used in regard to employees in our great metropolitan department stores."

"Yes," remarked Mr. Browning, "the world to-day is indebted to the system formerly used in the department stores for our present wise condition of life. You can recall how individuals of small ideas, who occupied positions as small dealers in the commercial world, regarded as enemies these great department stores, when in reality they proved the stepping-stones to the present one 'Great World's Department Store,' the Coöperative Association of America. You remember that, in those great department stores whose organization was coöperative, they were

able to utilize labor by transferring from one department to another any portion of their help as business required: thus they were able to save losses in the inactivity which came periodically to the various departments. From this high grade of coöperative commercial life was the department-store system extended to all by the simple removal of the roof and the walls. The treasury office, which was the clearing-house for the smaller department store, under the Coöperative Association of America was removed to a building located somewhere near the centre of trade in each and every business section. In the removal of the roof and the walls by the organization of our present Coöperative Association, we have what you now see, 'the World's Department Store;' and by the early training of our young in the various branches of our industrial life, we have attained the present economical system, so that we now enjoy a true 'heavenly' existence in the most beautiful world that has ever been made known to any of us."

Continuing their ride, they reached the top of a very high hill, and Harry and George pointed out one of the most charming landscapes imaginable. Away in the distance, rising skyward, were to be seen mountains forming a background of magnificent grandeur, and the eye followed the green foliage which covered the entire stretch of country; below could be seen the two lakes,

with their numerous islands and picturesque bays, and where the lakes almost met could be seen the little city so beautifully situated, with its many magnificent buildings, — all of which presented a marvelous picture.

"How wonderful!" exclaimed Mr. Brantford. "I thank God I am here to see the glorious transformation from the conditions I once knew."

The attendant, who had stopped the machine at the top of the hill, again put on the power, and they continued to ride through other sections of this delightful, picturesque farming country. Gradually they approached the town. When near the outskirts, they were shown where poultry were cared for. This special branch of farming was carried on under the most scientific methods. The buildings, all of brick or stone, were of artistic design, showing that the same idea of solidity and safety was carried out in construction of the houses of animals as in all else.

They now visited the sections under the dairy management. Here were to be seen rows of very handsome buildings where the cattle were housed. The floors of these buildings were kept as clean as those of one's home, radically unlike similar places in former days. The live stock were provided with the most wholesome surroundings, strict attention being paid to the sanitary arrangements. None of that old-time filth,

which was not only a source of disgusted annoyance to those unaccustomed to it, but carried with it in the milk the germs of dread disease more widespread than could ever be accurately calculated, here existed in the slightest degree. Probably there were no more radical changes than in this particular branch. The absence of any wooden structures was very noticeable, buildings being all erected of stone or brick, and sometimes a combination of these materials was used. Rocks, which had formerly been regarded as a nuisance on the farm, were now largely used in the construction of buildings, making them very handsome to look upon.

They had reached the treasury building, and, alighting from the carriage, they all expressed their gratitude to Mr. Browning, thanking him for the afternoon's delightful entertainment.

As they turned to leave, Mr. Brantford remarked, "I am learning something new every hour."

Our companions walked down to the shore of the lake, which was but a short distance from the treasury department. Along the shore of the lake was one of the usual magnificent boulevard drives, beautifully shaded with trees, laid out so as not to rob the scene of any of its original natural beauty, and at night lit along its entire course by electric lights, the same as all public highways. Entering a little building

located at the head of a stone pier, extending into the lake a distance of some thirty feet, they made arrangements with an attendant for a fishing-trip on the morrow. They now turned their steps toward the athletic building, which they inspected.

Here were reading and other social rooms, together with the same perfect appliances which were observed in buildings of like character in the coöperative city. They whiled away an hour or more in the bowling-alley, after which they looked over the copies of the latest magazines and papers. Mr. Brantford, as they sat in the pleasant apartment used for social enjoyments, remarked: "How delightful it is to be able to enjoy the same privileges here in the country that are to be had in the city! I really believe I should enjoy living a large portion of my life in the country, under the present conditions."

"Many of the retired members," said George, "spend a large portion of the year in various country sections."

Mr. Brantford noted something in this remark which was new to him, although he had been impressed with the youth of the men in charge of affairs in general. He now asked at what age a man retired. "The qualified age for those retiring is forty-five years, yet members are allowed the privilege of attending to affairs of a light character beyond this age. The duties are of such

a nature that they cover but a few weeks' work in a year. It is, however, entirely optional with members, and they can act at their own pleasure. Our system of life to-day is such that we are continually seeking and saving wasted energy in all departments of life. You can remember in your day the difference in the machinery of commerce and the machinery constructed by the many political lawyers having charge of legal affairs.

"As an illustration, mechanical inventive genius was ever striving to economize energy and power in the construction of all machines and engines used in the manufacturing of various commodities. Their thoughts were continually at work on economy, their watchword. How different with the politicians and law-makers! Extravagance was their watchword. Their minds seemed to operate on just the opposite line, constructing all the machinery of law in sections, adding technicalities innumerable until it required the wasteful expenditure of not only time, but immense sums of money, to interpret their ideas and operate the cumbrous machinery of their own invention. At the beginning of the twentieth century the business people of the country began to awaken, and economy being the watchword, they abolished, as you have been informed, all these cumbersome laws."

The illustration so aptly made as between the methods of business and law-making had

never been so well presented to the mind of Mr. Brantford before. In his day, the system of life was such that laws and their continuous changing had become an absolute necessity. He realized that, with the perfect social system now existing through coöperation, life had become a true living gospel. Here was to be seen on every hand truth and justice beautifully illustrated.

Our companions, having left the athletic building, returned to their apartments. Their timepieces denoted that it was past six o'clock. As they dressed themselves for dinner their conversation related to the scenes of the afternoon. Leaving the house they went to the public restaurant, where they were shown their seats as before.

Mr. Brantford was again impressed as the people came into the dining-hall. Here were to be seen the same culture and refinement in the faces of all that were to be observed in the large city. The Coöperative Association afforded the people of the country every opportunity for refinement. Nowhere in the country could now be seen the withered specimens of humanity who denied themselves every comfort for the sake of money, considering as they did enjoyment and improvement as extravagance.

George, in his remarks, spoke of the value of early education in applying purity and goodness to life. Nature shows us that God in his infinite

goodness has clothed the lily: therefore, is it not natural that we, as his children, should carry out this idea in beautifully decorating ourselves? So to-day people recognize it to be a duty to make themselves as attractive in appearance as possible.

They enjoyed the delightful music rendered by the orchestra while they partook of the delicious meal brought on by the attendant. "What a contrast is this," said Mr. Brantford, "with the small room in the old wooden hotel in which I formerly ate!" They now had their attention called to a little steamer which was making its way toward the stone pier. This boat made regular trips around the lake. During the midsummer months it made trips in the evening as well, and it was decided by our friends to enjoy a sail on the lake after dinner.

CHAPTER XVII

"WHAT a beautiful morning!" said Harry, as our three companions stood on the stone pier awaiting their guides, who were arranging the boats preparatory to their fishing-trip.

"Simply perfect," replied Mr. Brantford. "And," he added, "the bass ought to rise to a fly in splendid shape this morning."

Our companions, having passed a delightful evening on the lake, were now in high spirits for a day's fishing. Each had employed a separate guide, and the boats having all been made ready, they were soon rowed along toward a part of the lake where could be seen the splashing of water, arising from the antics of the fish.

James Smith, Mr. Brantford's guide, was a splendid specimen of the New England college youth, not over eighteen years of age, a strong, well-built fellow and a perfect athlete. He was a bright, intelligent talker, and, like many college students, was on his summer vacation, it being customary for the lads in school to take their vacations among the lakes, where they were given the opportunity of a delightful outing in guiding and fishing, which brought in return a revenue to

the treasury. "James," said Mr. Brantford, as he examined the beautiful boat, which was supplied with comfortable seats, vastly different from the boats he had formerly known, "you are better situated than guides of twenty-five years ago. The business of a guide, no doubt, may have been attractive to those employed in it at that time, but certainly they had very little opportunity of enjoying life outside of their own particular town."

James became much interested in listening to Mr. Brantford's statement relating to the conditions that existed during his former active life. Just then James called his attention to an unusual splash in the water, remarking, "I should say there is a full four-pounder just at your right." Mr. Brantford now cast his line, which was immediately taken, followed by the leaping of a fish fully three feet into the air. The sport had now commenced. After a few minutes Mr. Brantford reeled his line, and with the assistance of James, who held the net, landed a bass weighing a little over three pounds.

"A good beginning," said James, as he held up Mr. Brantford's first catch. They continued fishing, the boats keeping in sight of each other, all enjoying the sport, for the fishing was excellent. They caught many fish, throwing back those they did not care to keep.

Approaching the shore, there could be seen on

the rising ground beyond several magnificent buildings. Landing at the stone pier which extended into the water at the foot of a beautiful parkway leading to the top of a hill, our companions, together with the guides, who took charge of the fish which they had caught, ascended to the top of these pleasant grounds, where were located the buildings seen from the boat. The grounds were laid out for the use of those enjoying outdoor sports, such as golf, cricket, baseball, etc. They all walked through a broad stretch of green lawn, fronting an imposing structure surrounded by a wide veranda, and used as a public restaurant.

The interior arrangement of this building was similar to those used for this purpose in the co-operative city. Located in the various sections around the park were handsome apartment structures, which provided homes for the attendants having charge of the restaurant and grounds.

"What a marvelous change from former conditions!" exclaimed Mr. Brantford, as they stood upon the veranda gazing at the glorious picture presented to their view. Also could be obtained a view of the general layout of all the grounds.

Entering the toilet-room, they prepared for lunch. The boatmen had taken the fish to the kitchen, and, again walking out on the veranda, they awaited their return. As they looked upon the golf links, which were very

extensive, affording an opportunity for a large number to play this now nationally popular game, some small structures could be seen in various parts of the grounds, which Harry explained were used for reading and social enjoyment. Every arrangement for convenience and comfort was provided for the general welfare of all visiting members of the Coöperative Association. He explained to Mr. Brantford that nothing was left undone to make life attractive to the people.

The young gentlemen who had proved such delightful attendants and companions during the morning now appeared and announced that lunch was ready. All having ravenous appetites, they were ready to partake of their noonday meal; and a most enjoyable one it proved to be. Some of the excellently prepared bass were served, together with other substantial courses. As they partook of the meal, Mr. Brantford, who was full of enthusiasm over the wonderful things that were continually manifested in his new life, said to the boys: "I remember, when we used to fish on the lakes, it was the custom to take cold lunches, which usually consisted of hard-boiled eggs, sandwiches, doughnuts, cold coffee, and liquors. There were many who enjoyed the sport of fishing, for the purpose of what was called a good time, embracing the opportunity of fishing, for a continuous drinking-bout; but what a decided change has taken place from

that horrible period! It seems as if earth has been transformed, looking at life as I now find it. The contrast is striking with conditions I formerly knew. I can personally recall such fishing-trips, when drinking was the rule; and I was no exception, for I partook of liquor at such times myself."

Having finished their lunch and paid the cashier, it was decided to take a walk over to the grounds arranged for different out-of-door games, where could be seen many members of both sexes enjoying the different sports. They came to a section of the field fitted up with various athletic appliances arranged in a convenient manner for the use of the members. They visited the tennis courts, croquet grounds, and came to a regular athletic baseball field, where seats were arranged under an artistically built grand stand for the use of those enjoying the games. There were to be found plenty of little shady nooks, fitted up with swings, hammocks, etc. Harry told Mr. Brantford that these grounds were a sample of what could be found near every little town and city, affording recreation and amusement for the coöperative members. Approaching one of the larger buildings, they entered, and found reading and social rooms, together with bowling-alleys, and whiled away a pleasant hour in this delightful exercise. After this they decided to return to the lake, and, entering their respective

boats, passed away the rest of the afternoon in rowing and fishing.

Let us return to the coöperative city. Miss Brown, who has returned from her school, is seen sitting at a table in her apartment, finishing the detailed reports prior to closing the public schools for the summer vacation. As she pauses in her work, a pleasant thought about a delightful trip along the seashore enters her mind. Arrangements are already being made that Alice, Mabel, and herself, together with the gentlemen — Mr. Brantford, Harry, and George — shall take a vacation trip along the coast of Maine. As she bends over her work, Alice appears in the doorway, and excitedly calls out, "Miss Brown, here's a letter from Mr. Brantford, as the postmark reads Belgrade!"

Miss Brown eagerly opens the letter, carefully reads the contents, which relate the delightful experiences enjoyed on his first day's arrival. He describes the wonderful scenes he has passed through, and, as he closes, expresses the wish that he might have had the pleasure of her society; for, notwithstanding his pleasant trip, something seemed lacking. He alludes to the coming seashore trip, and how delightful it will be when they shall meet again.

Alice, who has also been the recipient of a similar letter from Harry, looking into the happy

face of Miss Brown, which denotes much pleasure from reading her letter, asks her if he has proposed by mail.

Miss Brown, looking up with a pleasant smile, replies, "Not quite yet, dear Alice; but he writes that he misses me, and that, you know, is so comforting, for," she says, "I miss seeing him so much." She tells Alice that he has written of the proposed seashore trip, and rapturously exclaims, "Won't it be delightful for us all to be together! What place shall we visit first?" she asks. "I can hardly wait for the time to come."

Alice thought it might be well to visit Bath, spending a half-day there, "when we can show Mr. Brantford the shipping and ship-building so extensively carried on there. From there it has been suggested by the gentlemen that we go to Cape Elizabeth, and locate in apartments, hired for the vacation, on one of the beautiful points of land which project out into the sea. From there we can take daily trips, visiting Old Orchard, Kennebunkport, the numerous islands, and grand old Casco Bay."

"What a delightful vacation trip that will make!" exclaimed Miss Brown.

Conversation now turned upon the subject of bathing-suits, outing-costumes, and other apparel necessary to make such a trip complete.

Mabel, having returned from her daily duties, now entered the room, bearing a letter from

George in her hand, which she had found on her table, its contents telling the pleasure their friends derived from watching Mr. Brantford as the new scene opened to him the vast changes in the vacation life of the people, which had taken place since his previous active life. He wrote: "Harry and I enjoy the stories he continually relates regarding the condition of people during his former time. One of the most interesting topics was the manner of living followed by many sporting men who formerly visited this resort. It was the custom for parties of men, on such trips, to carry quantities of liquors and cigars, affording an opportunity to enjoy what they considered a good time, but what was in reality no more or less than a prolonged drunk or spree. There were some, however, who used liquor in what they considered moderation. Mr. Brantford followed the custom of the latter, only taking an occasional drink, and, from personal experience, he tells us God intended such stuff to be used only as a medicine; that he never enjoyed life so much, nor did life seem so beautiful, as at the present time, when our earth has such a heavenly appearance."

Mabel now spoke of the men missing their company, and their anticipation of the coming pleasant seaside trip, and then their conversation returned to the subject of wardrobes.

Our readers can appreciate from the descrip-

tion of a true heavenly existence on earth, resulting from absolute coöperation, the vastly changed conditions of the multitudes in their customs of living; for people are provided with all the comforts enjoyed in their city homes when spending a vacation at the seashore or in the country. In former days, about the only feature which could be considered strictly first class at seashore resorts and country homes was the delightful change of air and what nature offered in outdoor attractions. Boarding-houses and summer hotels were operated simply as an investment for the purpose of making money. Owners who fitted up such places, as a rule, bought the poorest and the cheapest of everything pertaining to furnishings. They provided just as little as possible in the way of eatables for their guests. Their seasons for business, naturally, were short, but were made shorter by the little that they provided for their patrons. The reason given for such stinted management was that it was necessary, owing to the shortness of the season, that their profits should be sufficient to carry them through the balance of the year. Therefore it was not to be wondered at that, under such conditions, the average person was unable to afford the heavy expense entailed by a vacation trip to one of these resorts. After such experiences, it was no wonder that people living in flats in the city gladly returned to the

comforts afforded them there, after living in country quarters that in many respects, owing to faulty sanitary conditions, were totally unfit for occupancy.

CHAPTER XVIII

THE Fourth of July is over. The coöperative city has celebrated the glorious event with the usual enthusiasm of firecrackers, band concerts, out-of-door games, and fireworks. The morning of the fifth dawns upon the people with weather promising hot and sultry before night, although at this hour in the morning it seems delightfully cool.

The apartments of Mr. Brantford and his young companions are filled with activity, getting their baggage ready for the trip to the seashore, which has been anticipated by our friends and companions for some time. Mr. Brantford is attired in a new traveling costume, of a grayish mixture, and our two young friends are also dressed in suits which have been selected for their special journey. All show the results of their delightful trip through the lake regions in added color and healthy glow of countenance. They conversed one with the other relating to their proposed trip, as they waited for the attendant who was to call for their baggage. Their conversation was interrupted by a knock at the door, which announced the arrival of the baggage-transfer man.

It had been arranged that they should meet the ladies at the public restaurant near the railroad station. It was now half past six, and taking their light overcoats they left the house, walking briskly along, as they did not wish to keep the ladies waiting. They soon arrived at the restaurant. The ladies had already arrived, their countenances beaming with animation. How handsome they all looked, dressed in natty costumes which were most becoming to them!

As they greeted the gentlemen, they expressed the pleasure they felt in anticipating their journey. Mr. Brantford, as he took Miss Brown by the hand, thought her most charming, and walking by her side, followed by the two young men and their sweethearts, they all went to a fine breakfast.

Leaving the restaurant building, they went to the baggage-room of the railway station, where they had their baggage checked for Portland. They then boarded one of the electric cars, which soon started on its way to the shipping city of Bath.

Mr. Brantford and Miss Brown, who had taken a seat behind their young companions, entered into conversation, she exclaiming, "What a pleasure to see you once again! It was really lonely without seeing your face those few long weeks you were away." It was very gratifying to Mr. Brantford to hear this, and he replied, "I

had the same feeling; but now we are once more together, and it is so delightful to think of the pleasant journey ahead of us. How beautiful everything is!" he remarked, as they were leaving the city, riding along the centre boulevard. This was all new to Mr. Brantford, and as they continued their journey through the magnificently laid-out parkway he asked Miss Brown if the boulevard extended for a long distance.

"The boulevard," she answered, "is continuous to the city of Bath; and even beyond, it extends its way. In the summer time the people enjoy traveling on our surface roads, which affords opportunities of stopping off at any point." On either side of this beautiful boulevard were to be seen farming sections like those noticed throughout various localities in the State.

As they continued their journey, every few miles they passed through little settlements after the order of those he had already visited. As they neared the outskirts of these little towns they could see the public playgrounds, laid out similar to the one he had visited at Belgrade. The location of these places was such that the buildings occupied prominent positions on the hilltops.

Mr. Brantford continued to express himself in the words, "Wonderful, wonderful! and what marvelous changes from my former life!" Continually some new picture opened to him, as they

journeyed through the beautiful country, following the Androscoggin River.

Now they approached quite a large town, which Miss Brown said was a place called Lisbon. Riding through this beautifully laid-out little city, with its public buildings and its regularly divided streets and parks, all of which showed the same construction seen in the coöperative city, Mr. Brantford, who had remembered a place called Lisbon Falls, could here see nothing of semblance to bring to mind the place he had formerly known. Not a wooden building to be seen anywhere. Having now passed through the business section, they saw on either side the same delightful apartment structures similar to those in their own city.

The car continued its way over the delightful boulevard, with its ever-changing scenery of beautifully rolling country of hills and valleys. This country, which had been attractive in his early days, showed that from the hands of the engineers and architects an additional charm had been secured in the marvelous arrangements everywhere. Attention had been given to preserving much of the natural beauty through the cultivation of trees and shrubs, forming most delightful shade. Soon they reached the little city of Brunswick, containing some twenty thousand inhabitants.

Riding along the magnificent boulevard which

continued through the centre of the town, Mr. Brantford's attention was called to the public buildings, colleges, and other attractions. He exclaimed, as all this was unfolded to his view, "Such wonderful changes as I see on every hand! It is simply marvelous, and it is impossible for me to conceive how, in twenty-five years, such results could be obtained!" He now told Miss Brown of the methods employed in public improvements during his time; how it required years of talk to create any public sentiment which would cause politicians or others to act in such matters.

Miss Brown, replying, called Mr. Brantford's attention to the conditions formerly existing regarding elections, and to the serious trouble in handling public affairs. "You know that politics, during your period, were an ever-consuming fire of wasted energy. They sapped not only the pockets of the people, but their vital forces as well. You can no doubt recall the annual city elections, and how politicians and other men consumed their time in telling how much whiter the pot was than the kettle. It was the rule for each party to expend vast sums of money for the purpose of directly or indirectly buying votes. No end of liquors and cigars were given away as another lever for such purposes. You can recall how the prohibitory law operated throughout the various towns and cities of the State, and that

during the meeting of the legislative body petitions were gotten up by so-called temperance agitators, praying them to make some further additions to the law in order to strengthen the already too heavily weighted machine called prohibition, which, instead of being enforced, was used as a private license law by those in authority. These petitions were taken in charge by a committee appointed for the purpose, who held their meetings at the different hotels after the day sessions, and while under the lubricating effects of whiskey, cocktails, and other drinks, their brains were made additionally active for further strengthening the so-called prohibitory machine of private license, by the addition of extra cogs, wheels, and clamps, which were then added to the engine of prohibition. You can also recall the national elections, which covered a period from July until the inauguration day the following March, during which time there was no end to the wasted energy expended everywhere and by all classes in our country over politics. You have known men to act more foolishly than children, losing their tempers in arguing on political matters of which oftentimes both debaters were utterly ignorant. From the time that the various States called their meetings for sending delegates to the different national conventions up to and after the inauguration was a period for drinking, gambling, and other demoralizing prac-

tices, entailing untold losses, not only of money but of health, through dissipation and various other causes. You are certainly aware that one party of men in politics in many respects was just as good as the other, and no better. It was utterly impossible to create by legislation tariff laws that were entirely satisfactory to all people engaged in commercial pursuits, and the uncertainty during such periods led to vast financial losses; and in addition it would be a very hard problem for any one to estimate the vast sums of money expended during national elections. Probably it would equal a wasted sum of several hundred millions of dollars, while the chaotic state of affairs entailed oftentimes suffering, want, and misery. I have alluded to these political wastes in order that you can fully appreciate how it was possible, under the economic system of coöperation, to advance in all lines of social and industrial life so rapidly."

They were now passing along the shores of the bay that makes up from the city of Bath. Here could be seen the waters of the Kennebec and the Androscoggin flowing into this magnificent Merrymeeting Bay. "How beautiful!" they both exclaimed, as they looked across the bay, filled with its islands. Continuing along the boulevard, they soon approached the ship-building city of Bath, now grown to a large and important place.

As they moved along the broad thoroughfare, they saw on every hand the same architectural skill in the construction of residences, apartment and other public buildings.

George, who had been engaged, turned around and inquired of Mr. Brantford how he had enjoyed his ride.

Mr. Brantford replied that it was impossible for him to express in words all that he had seen, and the delightful company he had been in. "It is simply wonderful, as I have so often said to Miss Brown during our ride."

Having reached the end of the route they now alighted, walking through some of the principal streets. It was suggested by Harry that they should visit the general office of the shipping department. The building, which was but a short distance away, was soon reached by them. The structure was built of granite, such a building as one might readily consider suitable for this purpose. Entering from the street, they were shown to the office of Mr. Seward, who was one of the vice-presidents, and chief of this department.

Mr. Seward was notified of Mr. Brantford's arrival, and an introduction given by Harry, who was already known to him. The ladies were also made acquainted with Mr. Seward, and expressed the pleasure of having the opportunity of meeting the chief of so important a department.

Mr. Seward, thanking the ladies, turned to Mr. Brantford, whose ruddy countenance indicated perfect health, and said, "I need not ask after your health." He expressed the pleasure it afforded him to meet one who had passed through such a novel experience, and told him it would afford him much pleasure to show him through the shipping department.

They had all been invited to take seats, and Mr. Seward said: "Before we visit the docks and yards it might be well to explain to you some of the methods connected with this vast department. Shipping, as in every other branch of our Coöperative Association, is a very important department. Our Association does its own shipping, and our vessels sail to every part of the world. The Coöperative Association has its branches in every commercial country. In fact, the present methods of coöperation, as we now know it, are in operation in every civilized country. England, as a nation, during your former active life, led all other countries in the matter of public ownership and coöperation. They were far in advance of us before we really commenced our great people's trust movement. You can recall, during the period prior to 1899, that the city of Glasgow, Scotland, acquired control of its street railroads, its water and gas works, its public markets, also erecting some eight thousand tenement houses, all of which were under public coöpera-

tive control. Prior to the opening of the twentieth century, the annual revenue derived from these public franchises was more than sufficient to pay the running expenses of the city government, the public schools, and other municipal expenses. In the years 1899 and 1900 the city of London acquired a large portion of its street railroads, also condemning sections of the slum districts, which were purchased by the co-operative city. These districts were reconstructed, with suitable homes for the people; there had also existed for many years vast private coöperative business establishments, whose annual sales amounted to two hundred and seventy-two millions of dollars, exceeding any private individual enterprise, and whose membership included one seventh of the British population. When we adopted our charter and opened a system of co-operative life, re-creating the social system which you see illustrated on every hand, it stimulated the people of the entire world to fall into line; and by so doing we have brought about a peace that the world never knew before, representing safety in life between nations, for you will find to-day an absence of those great ships of war. European countries, which in your time were burdened with great standing armies of men that were a continual source of expense and a loss as producers, disbanded their armies, and these men have become of true service not only to the world,

but to themselves, creating peace on earth, and good will now pervades the air of every nation."

Mr. Brantford, who had been very much interested in this new revelation made to him by Mr. Seward, said, "What a blessing it is that the nations of the world have given up those old barbaric ideas represented in the vast standing armies!"

Mr. Seward had asked an attendant to call an automobile, which was now awaiting their pleasure. Soon they were seated in the carriage, and they rode to the great ship-building yards. As they approached the section of the city along the water front there could be seen vast rows of stone and brick structures. These buildings were devoted to the various branches necessary for the carrying on of ship-building.

They were invited to alight at one of the departments, and as they were shown through the various buildings hundreds of mechanics were seen employed, all showing faces of intelligence, and their manner denoting perfect contentment and true happiness. They entered a great structure where the blast furnaces were located. There was a room inside of this building where a portion of the workmen could retire at intervals for relief from the heat. This room was so constructed that, by means of chemicals, the air was kept at a cool and even temperature. Mr. Seward explained that whenever conditions in the

various departments of labor were necessarily of a more tedious and exhausting nature the members were allowed frequent opportunities to retire, being relieved by another set of men who took their places, and the total number of hours of actual employment was reduced about one half. "One of the features of our Coöperative Association is that our people enjoy a line of promotion; members are not kept at one line of service, but have the option of changing, so as to test their capacity. No doubt you have noticed the intelligence that pervades every department. Thus the best results are naturally and easily obtained."

As they continued their walk, they were shown the sections where cabinet-makers, painters, and various other special workmen were busily engaged on the great vessels, providing them with many comforts, the cabins and rooms being furnished with the same artistic fittings that might be found in public and private buildings on land. They were shown the process of rope-making, sail-making, and various other branches of shipbuilding.

Leaving these buildings, they now walked across to the structure covering the stocks on which were the ships in process of construction. Mr. Brantford had observed, as they went about various branches of this vast manufacturing department, that there was an entire change to-day

in their management. He failed to find, exposed to the eye, lumber and other miscellaneous articles which were so noticeable during his former visits to these yards.

Mr. Seward explained to him that all lumber and other material were now placed under cover, which insured greater safety from fire and decay. "One of our principal characteristics is the attention we give to everything pertaining to beauty, cleanliness, and safety. No doubt you can recall many instances where great losses were sustained through fires originating from the throwing of a match into a heap of rubbish, near piles of lumber, cotton, and other combustible material. Was it any wonder that your insurance rates, under such conditions, were very high? To-day losses by fire are very slight."

Mr. Brantford had been greatly impressed by the delightful arrangements he had thus far seen in all departments. "It is a continual revelation," he said, "as I travel about the country. I can recall this city under very different conditions; and as I look at it now, it is wholly unrecognizable as the place I formerly knew."

They had walked back to where the automobile had been left, and again entering the carriage they were taken to other sections of the city. After being shown some of the various buildings they visited the docks, where were seen the vessels loading and unloading; for Bath had

now become quite an important shipping centre. The coöperative city shipped many of its products, and received through this channel many products in exchange. There was missed in the faces that dissipated look so prevalent with those who made seafaring life their business, in his former days.

Not caring to alight from their carriage, they continued their ride, visiting the docks where the fishing-vessels came in. A large business in this line was transacted, in the packing and reshipping of fish to the various sections of the State. Mr. Seward explained that the department of fishing was very important. The men who were employed at this work enjoyed the same privileges as those in the other branches of the Association. "During certain periods of the year members living on shore apply for a change of occupation, desiring an opportunity of a season's outing on one of these delightful vessels." The outside appearance of these vessels denoted that every comfort was provided for the sailors; Mr. Seward explained that they were provided with first-class living.

Mr. Brantford now expressed a desire to visit one of these yachts. He found the cabins fitted up with every convenience, and each sailor had a separate room. The men who were employed in this vocation were dressed in a regulation uniform, as in every other department.

They entered the carriage once more, and the attendant was instructed to show them through the city, similar in appearance to all coöperative cities, showing the same character of park, streets, and magnificent public and private buildings, the result of the wonderful skill represented in the management of the board of engineers and architects.

After riding for several hours they were taken to one of the public restaurants, where a private dining-room was obtained. All of them enjoyed their lunch, which was delightfully served; the fresh air of the morning's trip, together with the pleasant entertainment afforded by Mr. Seward, had given them a good appetite.

After paying for their lunch they bade Mr. Seward good-by, thanking him for the kind attention he had shown them, and were soon on an electric car, which carried them along through a most delightful country toward Portland city. The same boulevard arrangements were seen as they rode along toward this famous seaside city.

After a ride of some two hours they approached the outskirts of this, one of the most beautiful cities in the world. Like all cities he had seen, it had undergone a wonderful transformation. Not a single trace could Mr. Brantford find that reminded him of the city he had formerly known. The same beautiful arrangement of delightful public squares, parks, and streets was here pre-

sented to their view, as they were carried along in the open car. The buildings showed the same artistic designs he had seen in all coöperative cities.

The car having reached the end of its route, they transferred to a Cape Elizabeth car. Arrangements had previously been made with the real estate department for apartments which were located on the ocean shore of this delightful place. The car was soon on its way, and as they passed through the various streets there were seen large public supply stores and other department buildings. They approached a magnificent stone and iron bridge which crossed from the mainland to the Cape. Mr. Brantford had been carefully looking to see if he might find some trace of former days, but this magnificent wide bridge, which opened the way for the boulevard extending beyond, removed all traces of what he had formerly known in this locality. An entirely new city suburb had taken the place of the little village he once knew on the Cape. "How heavenly!" remarked Mr. Brantford, as on every hand the same perfect arrangements were observed. The ocean opened to view as they continued their way, and the magnificent boulevard continued all along the shore. Buildings of brick and stone extended for several miles beyond the old uninhabited Cape he had formerly known. Arriving at a delightful spot

where a point of land extended out into the sea, on which was built a regular little settlement, similar in arrangement to those in the country, they alighted from the car, and soon found their apartments, which were here located. The building was so constructed that it faced the ocean, and back of it a beautiful little square was laid out with a small park in the centre. The park was filled with trees, shrubs, and plants which were now in full bloom. The building was erected with the same interior arrangements as those occupied by them in the coöperative city. There was a wide veranda which surrounded this structure, similar to those on all buildings at the seashore. Their apartments were located on the second floor. The ladies selecting the double suite to the right of the park entrance, Mr. Brantford and the young men were located in the rooms on the opposite side.

They handed their baggage checks to the attendant, who telephoned the station agent having charge of the baggage in Portland to transfer their baggage to their apartments. This matter having been settled, they now looked over their very pleasant quarters.

Mr. Brantford, as he gazed from his front parlor window, which opened on the sea, thought of all the changes he had seen that day, as another revelation of a true heaven on earth. How often in the summer time had he sacrificed the

comforts of a home for the sake of giving his wife and daughter a change of air, visiting some seashore resort where he was obliged to put up with horrible inconveniences that were then provided, in poor rooms and still poorer beds! The cooking, as a rule, was far from first class; the methods of operating summer boarding-houses, particularly those of the medium classes, were such that the charges made by them were based on what they thought their patrons could pay, while in return they provided as little as possible; their chief object being to realize sufficient profit during the few weeks of the summer outing season to maintain them for the rest of the year. What a contrast to these beautifully furnished rooms! The same effect was observed in construction in these seashore apartment houses, a variety of architectural design being employed which created a most magnificent picture as one traveled through these sections of the country. Here was a seaside country place where were provided all the comforts enjoyed in the city. The electric cars, together with the automobile, made it possible to enjoy continual change of scene each day, returning at night to apartments that gave a welcome to their occupants.

"Thank God for such conditions!" he exclaimed, just as George and Harry entered the room. They both said "Amen," and asked what he thought of the location they had selected for their headquarters.

"I can hardly find words to express what I think," he replied. "It does not seem possible that such a beautiful state of affairs in life really exists, and," he added, "I continually fear I may wake up and find out that it is only a dream, after all."

The ladies, having arranged their hair and toilet, entered the room; and as it was only a little after four o'clock, it was decided that they should stroll along the shore.

Leaving the house, Mr. Brantford walked beside Miss Brown through the beautiful pathway, which was one of the many to be seen. The entire shore property was laid out in a most artistic landscape effect, having walks and drives winding here and there, together with many rustic features, which added an extra charm to the whole arrangement. Walking along for nearly a mile, they came to a large open tract of land which was arranged for all sorts of outdoor games. As they continued to stroll along over the grounds, they saw many people enjoying the various sports. Ascending to the highest point of land, they came to a unique open structure, built of stone which had been taken from the fields. There were seats for those who desired to sit and observe the various sights here to be seen, and, taking seats, they looked out upon the many engaged in athletic games, such as golf, cricket, tennis, baseball, etc.

Mr. Brantford, gazing at the spectacle, expressed his pleasure at the inspiring sight, and as he gazed oceanward he remarked, "I see something in the arrangement of the islands in Casco Bay that looks familiar." These islands had also buildings erected upon them, after the same delightful arrangement seen everywhere under the new coöperative system.

The hour having approached for dinner, they sauntered back toward their apartments. Mr. Brantford, who followed in company with Miss Brown behind the young people, told her of the pleasant day he had experienced in her company, and how he had missed seeing her during his other trip, — that it had seemed really as if something were needed, even amid all the beautiful surroundings that welcomed him during those few weeks' sojourn among the lakes of northern Maine.

Miss Brown blushingly replied that she also had missed him very much. "But," she added, "now that we are again together, we will try and make up by living over again the trip you so much enjoyed. Tell me all about it, and what pleased you the most."

Mr. Brantford told her that the most pleasing feature to him was the contentment and happiness seen on every face; also the absence of those vile drinking-bouts which had been so prevalent among sportsmen visiting these waters

during his earlier days. He continued to relate to her stories of his past life, as contrasted with what he had seen while away.

They had reached their apartments, and they found the baggage had arrived. The attendant assisted in putting the trunks into their respective apartments, after which they retired to their rooms in order to dress for dinner.

The young men were unpacking when Mr. Brantford, dressed in his new evening suit, entered their room. George asked where they should go on the morrow. Harry suggested that they engage an automobile and take a ride to Old Orchard Beach, where they could lunch, and return in time for dinner. "We can have an early breakfast, say at seven o'clock, which will give us a chance to enjoy a sea bath, and an opportunity to while away an hour or two along the shore before lunch time, after which we can ride about, visiting the various sights of the place before we return."

Having finished their unpacking, the young men put on their dress coats, and they all went below, where they seated themselves on the veranda to await the ladies, who soon made their appearance. Miss Brown was dressed in a beautiful white silk waist and handsome dress skirt, while the young ladies looked charming in their costumes of light, gauzy material.

The ladies had taken their light wraps, as the

evening was cool, and they now strolled along to the public restaurant building, which was situated a distance of three minutes' walk. As they entered the beautiful restaurant structure, which was now filling rapidly with people, they were shown seats at a table near a window which faced the ocean. The dinner was sumptuous, and a vast contrast, Mr. Brantford remarked, to those he had formerly had at such resorts during his previous life.

The general arrangement of this building was the same as that of all the public restaurants of the Coöperative Association of America. Music was rendered by a grand orchestra, as in all places of this character. Finishing their dinner they descended to the veranda, where they met quite a number of people from their home city, with whom they were acquainted. Sitting on the delightful veranda, they enjoyed each other's conversation as they listened to the music which fell on their ears and watched the reflection of the setting sun. Mr. Brantford and Miss Brown, with blissful contentment, watched the rising moon shed its silver rays upon the water.

CHAPTER XIX

"WHAT a beautiful morning!" exclaimed Miss Brown, as our companions seated themselves in the automobile engaged the previous evening. The ladies occupied the rear seat, while the gentlemen sat facing them.

The attendant, who was seated on a perch in front, turned on the electric power, and they began to move along. A ride around Cape Elizabeth, as many of our readers know, who are familiar with this section of the coast of Maine, was very delightful even under the conditions existing in the nineteenth century, but under the present coöperative system, the vast changes made in the building of new roads, the erection of delightful summer homes, made it simply heavenly. The scenery, as they rode along, continually revealed something new to Mr. Brantford's attention. Everywhere was seen the marvelous skill which had emanated from the management of the board of engineers and architects. One of the favorite expressions of Mr. Brantford was, "How wonderful is the transformation of life from what I formerly knew!"

They were riding along over the wide boule-

vard which led through a parkway showing the riders various portions of the shore. After riding for about an hour they came to a beautiful settlement erected on what had formerly been known as Prout's Neck, a point of land which extended into the ocean. On one side could be seen Old Orchard Beach, which was now observed for the first time by Mr. Brantford since his reappearance, and as he gazed upon the transformation here presented he saw that the same marvelous work of reconstruction had been carried out as in all other places he had visited.

They now rode over the various little sections of parks and roads that covered this delightful peninsula. He was impressed with all the changes seen. Those old wooden hotels and other buildings which had formerly existed were replaced by an entirely new order of buildings, constructed after the regulation system of building seen everywhere.

Mr. Brantford told his friends that, after what he had passed through and experienced, he should not be surprised at anything they might show him. They left the Neck, and continued their ride along the shore opposite the beach. Soon they approached a handsome, wide stone and iron bridge, which connected the boulevard they were now on with the main shore, leading to Old Orchard. Riding across this bridge they reached what had been known as Pine Point.

Mr. Brantford was now fairly aroused to enthusiasm as he observed the wonderful piece of engineering in the construction of the bridge they had just left, and the magnificent boulevard which opened up a free and unobstructed view along the entire shore of Old Orchard Beach. Those old-time wooden shanties and cheaply constructed firetraps called hotels had been swept away, giving place to a most magnificent parkway and boulevard which they now were riding over. As they reached the section formerly known as Grand Beach, they passed a beautiful settlement of apartments and cottages, arranged after the same manner as seen elsewhere.

Now approaching what he had known as Old Orchard, they came into a charming little seashore city, which was constructed with the same handsome parkways, streets, squares, — the buildings entirely of stone and of brick. The residences, apartment houses, and public entertainment buildings all had handsome, wide verandas, which invited the guests to linger and enjoy the beauties to be seen at this seashore resort.

They now drew up before one of the many great bathing institutions, which were substantial structures of artistic design, built from field stone. There were seen many people going in and out through the subway, which extended from the bath house to the beach. Our com-

panions, who had brought their bathing-suits in satchels made for that purpose, now alighted from the carriage, and George instructed the attendant in charge of the automobile to meet them at one of the public restaurants at two o'clock. They all entered the bathing pavilion, where they donned their bathing-suits. It was not long before they were enjoying, with many others, the delightful bathing afforded at this magnificent beach. There was arranged at a little distance a system of floats for the use of the bathers; also several lifeboats, operated by attendants, were provided against accident.

"How delightful this is!" exclaimed Miss Brown to Mr. Brantford, as the great surf broke over them. The young people were full of enthusiasm, and enjoyed to the utmost their first surf bath of the season.

After remaining in for some fifteen minutes, Mr. Brantford thought it best for him to dress; but the others, who were full of the enjoyment afforded by the delightful weather and refreshing surf, lingered for fifteen minutes longer.

What a change was here to be seen from the beach of twenty-five years ago! Many of our readers are familiar with the place. Those great wooden hotels were a veritable menace to life and limb in case of fire; they faced directly on the beach, together with numerous other wooden buildings of a still cheaper character, — all con-

structed without any regard to beauty and harmony; forming such a conglomeration that the people, as a rule, came only for a day's outing. But what a change was now to be seen! All along from the beach to the roadway of the boulevard was a most beautiful continuous park, so constructed that it afforded delightful walks and various places of shelter to the promenader. The boulevard was constructed with double roads, like all boulevards seen under present conditions. Electric cars ran through the centre of these driveways, and were seen going and coming every few minutes. Facing the ocean, along the boulevard, were large, fine brick and stone structures which were used as public restaurants, athletic clubs, and for other entertaining purposes. Extending inland were to be seen wide, handsome streets, constructed after the order of all streets thus far seen. The town was magnificently laid out; not a vestige of any former arrangement could be found in the picture, as everything connected with the buildings and the management of the Coöperative Association was planned with a view to absolute safety.

Our companions, who had dressed themselves, now came out of the pavilion, feeling much refreshed from their delightful bath in old ocean. They strolled along through the wide promenade of the delightful park facing the beach.

Mr. Brantford, as he gazed around over the

wonderful changes which he saw on every hand, told his companions how he had frequently, during his former active life, visited this beach, which to-day looked like an entirely different place. "At that time I was always glad to leave it, on account of the little attraction offered outside of the beach itself. Now everything is so different, and it really seems to me as if I had been born into a new world."

"So you have!" exclaimed Alice, who was feeling unusually happy; and she added, "You really have entered into a heavenly existence."

They had approached a little stone summer-house, one of many located at regular intervals along the parkway, and, becoming seated, Mr. Brantford, who had been impressed with the remark of Alice, told them it had brought something to his mind which might be of interest to them. "There were held here every summer, during the month of August, great religious revival meetings, — somewhere in that locality," pointing to a beautiful spot, now reconstructed. "The leaders who conducted these services led the people to believe that the period of life spent on this earth should be devoted to getting ready for some life by and by, away off in the future, — where, they did not exactly know themselves. They also told the people that, in order to promote God's work for a future existence, it was their duty to their Lord to give their earthly

treasures to the preachers, in order to further Christianity among the heathen living in remote portions of the earth; that it was by these self-sacrifices in the giving of their jewels, money, houses, lands, and other earthly possessions, in the name of the Lord, they would surely be saved by and by, in that future far-off place which they themselves knew nothing about. My friends, it was marvelous to see how wrought up the audiences became under the powerful magnetic influences exerted by the preachers addressing these throngs of people. It really seemed as if the audiences became hypnotized under these supposed religious exercises. Many of those attending took the jewels from their persons, and deprived themselves of money which they had saved against sickness and want, which they contributed while under the influence of a promised heaven to come by and by. The sum taken up at some of these gatherings amounted to one hundred thousand dollars, enabling the promoters of these foreign religious missionary schemes to enjoy the luxuries of life, while many of those who had sacrificed their savings suffered untold inconveniences by their act. So, my friends, you can fully appreciate my embittered feelings over their actions as I recall the terrible misery, suffering, and want seen on every hand in our own country, offering an almost unlimited field for truly Christian people to work for

Christ. It had always seemed to me as if missionary work should be confined to our own people until such time as they had been relieved, before going off to the uttermost parts of the earth. So, in the remark of Alice, it does really seem to me that I have entered the promised land, for everywhere here are observed truth and righteousness in a practical living gospel."

It was approaching noon, and as they were some distance away from the public restaurant where they were to lunch, they left the summer-house, — George and Mabel walking on ahead, while the others strolled along in a group. The same signs of happiness were to be seen on the faces of all whom they met.

Mr. Brantford remarked to his companions, "Under such delightful conditions as this one could linger at the seashore for months."

Miss Brown told him that many people did remain at Old Orchard till late in November; the attractions afforded by the wild surf of the ocean, together with the bracing air at this season of the year, induced many people to visit the seashore during that period. "You will observe, Mr. Brantford, by the apartment buildings, that there are many who make their homes in this place the year round."

Having reached the restaurant they ascended to the parlors on the first floor, where they separated for the purpose of arranging their toilets.

The building itself, aside from the wide veranda which surrounded it, was much the same in arrangement as all others of this character. It was a pleasure to sit upon this veranda, the broad expanse of the ocean and the stretch of continuous park and boulevards extending in both directions. One could sit here for hours watching the throngs of people as they moved by the building.

Our companions, having arranged their toilets, entered the dining-room, where they were shown to one of the tables facing the ocean. The sea bathing, together with their long ride and other outdoor exercise, had given them unusual appetites. The lunch was elaborate and most exquisitely served, and they thoroughly enjoyed it as they conversed regarding the scenes and incidents of the morning.

After lunch, they amused themselves by sitting on the veranda watching the ever-changing picture of the people moving in front of them. The automobile arrived at two o'clock, and the afternoon was enjoyed in riding over the various roads passing through the surrounding country of this delightful seashore city.

They visited Biddeford and Saco. These places also showed the same transformations in all the arrangements regulating the system of building. Mr. Brantford continued to express his wonderment as revelation after revelation

came to his attention. They rode back over the boulevard which carried them to their own apartments, which they reached a little after six o'clock.

CHAPTER XX

Two weeks have passed away since our companions left their home city. The time has been occupied in sight-seeing, bathing, golfing, and in other delightful ways which go to make one's life a continual round of pleasure and happiness.

Our companions, having finished their dinner, are sitting in groups on the veranda of their apartments. The ladies, who have formed themselves into one group, are discussing the merits of several players seen on the golf fields that afternoon.

Mr. Brantford, who is sitting with his two young friends, for several minutes has been in deep thought. Now looking up, he speaks of the delightful features of life enjoyed since his renewal of life, and of the various places they have visited, — Kennebunkport, the islands of Casco Bay, and other localities surrounding the beautiful city of Portland, — all of them so changed that no individuals, unless they had then lived, could recall anything that would remind them as being the same places known in Mr. Brantford's active time of life. Turning to [illegible] to explain how it was possible

to re-create all these things in a period of twenty-five years. "It does not seem possible to me," he added, "that such a state of reconstruction could be accomplished in so short a time."

Harry, as he answered Mr. Brantford, spoke of the contrast presented in all the methods used in operating every department of life as compared with the methods existing in the machinery of life twenty-five years ago. "You may not have thought of the tremendous waste existing in all departments of the business world at that time from a lack of a coöperative system. I wish to call your attention to the facts concerning the deplorable conditions then existing. All labor was more or less hampered. There were combinations that worked against productions from two opposite sides. The capitalists, who were ever greedy, seeking for larger profits, resorted to shut-down and cut-down in manufacturing. During periods of inflation they increased the prices of their products for additional profits, thus causing a stoppage of building operations because of these inflations. And the walking delegates of the plumbers, masons, lathers, painters, and laborers only allowed them, in some parts of the country, to perform a certain amount of work each day, which resulted in a tremendous building strike at Chicago during the spring of 1900, lasting for a period of some six months, entailing a loss of seventeen millions to the labor-

ers and mechanics, while a much larger loss was sustained by mill-owners, manufacturers, and dealers in such supplies, — all arising from such a chaotic state of affairs. You can recall that in all cities and towns, at certain periods of the year, owing to the then imperfect system, carpenters, masons, painters, and other laborers were obliged to remain idle for several months; also, whenever a building was in course of construction, and rainy weather came on, it necessitated idleness because of the same lack of system. You will remember, in all departments where were employed shoemakers, tailors, farmers, and others too numerous to mention, periods of idleness added still more to the tremendous loss of productive labor. Competition, as it existed at that time, created further losses through business failures, which added to the list of wasted energy, — all from the wild state in which the machinery operating the business world ran, having no governing lever. The thousands of people employed in stock speculation, gambling, manufacturing and retailing of liquor and tobacco, together with the endless number of vile places then existing because of such a terrible business, added another great item of destruction, as none who were employed in these lines of work created anything of real value to the world. The manufacture of patent medicines — also the drug store — was another item of useless, wasted energy. Whole-

sale and commission houses, the distributing agents of all classes of merchandise, employing as they did an army of traveling salesmen, made still another item of wasted energy. Insurance companies, with their almost endless number of agents and countless number of people employed, were still another item. Newspaper advertising, sign bulletins exploiting, in glowing terms, goods with merit and without merit, caused another additional waste to the list. The small army of people employed in producing materials for bottling, covering, and labeling the goods of all these great wasteful enterprises was still another loss added to the list. There are, perhaps, many that I have not been able to think of, but I will mention, as a last item, but by no means the least, the great army of lawyers, politicians, book-agents, peddlers, and tramps, parasites on the life of the times, which caused a further addition of wasted energy to the already large multitude of people who, because of the chaotic and unsystematic running of the world's machinery, lived a life that was a continuous hell, instead of a heaven. There were many people who were wrongly educated, brought up to consider that God had created all others to provide them with everything they might want. By carefully considering the vast number of people who were employed on lines of destruction rather than production, you will find, Mr. Brantford,

that they would represent more than two thirds of all the people employed at that time, while the balance of those who were employed on lines of production were obliged to sacrifice, through temporary shut-downs, one tenth of their working time. Having made the matter of wasted energy, which existed in every department of life, clear to you, you can plainly see that, with coöperation, and a system of life operated on the departmental store plan, organized so that every one shall be employed, God's heaven on earth of men living in equity was made possible. For twenty years, in our educational system, our children have been taught the necessity of knowing how to perform more than one kind of labor. By this method of education and training in our different departments, their chiefs and heads can continually plan work ahead for all. Take, as an illustration, our architects and engineers, who are always at work planning improvements everywhere, necessitating the building of highways, changing and building new structures, together with other improvements. By these coöperative methods it was possible to utilize help by changing them from one department to another, as necessity demanded. Thus, Mr. Brantford, you can appreciate how it became possible for the Coöperative Association to work out the social problem on the principle of the Golden Rule as taught by Jesus Christ nineteen centuries ago, resulting, as

you have seen, in a living gospel, through a united brotherly existence. People to-day reverence Almighty God by living for one another. A divine selfishness now exists from the fact that our great people's trust, through its united co-operative movement, removed the terrible evil causes which, in your former active life, pervaded the lives of all, whether successful or unsuccessful.

"There was a constant tension of the nerves and a perpetual care and worry which it was impossible to get away from, arising from the piracy of individuals, striving as they ever did to rob one another, making life as it then existed always a question of safety, no man ever feeling that his income was sure. True selfishness, as you know, applies only when absolute safety of income prevails on every hand, which is paramount in every feature of our present existence. Thus it was that the promoters and organizers of our present great people's trust were selfish to that extent that they wished to make themselves and those about them safe in every respect for all time."

The young ladies, having drawn their chairs nearer, had become much interested in Harry's presentation of the methods operated during the early time of their organization.

Mr. Brantford, looking up, caught Miss Brown's eyes, and recognized in them the deep love and interest she felt for him, which gave him a thrill

of pleasure. Turning to Harry, as he thought of the wonderful story regarding the systematic methods now existing in all departments of life, resulting in the re-creation of earth into a heavenly existence, he spoke of himself, having in his old life followed a small business, and, like others, thought the conditions all right; and while he recognized the great suffering and want existing on every hand, thought the remedies offered of a temporary nature, "for no one ever believed, in my station of life, that a perfect condition could be brought about so soon." Often, he said, he had read articles relating to the question of social life, but there did not seem anything plausible to remedy the chaotic state of affairs. "I am surprised to hear the statement relating to the tremendous amount of wasted energy, which took in every and all departments of the social and business world, during my former life. I hardly think that one per cent of the business men at that time ever gave a thought to the problem of wasted energy; and even if they did, never understood it, except in a sense that any enterprise which provided employment, whether its object was destructive or otherwise, was thought to be a good thing, because of the extra employment it gave to the working classes. I know that individual business men, at that time, would never for a moment have considered such [illegible] as entering a people's trust like this.

Why, the condition of affairs in our little city was such that the great majority of people were led to look at gigantic enterprises, run on the order of coöperative trusts, as a menace to individual rights. They were considered a kind of octopus, gradually reaching out its arms, making it harder and harder for the small merchants, who continually saw before them disaster and hardship resulting from such enterprises."

"Yes," replied Harry, "our coöperative people's trust found these very individuals you speak of. They were living with their eyes on the ground. Their thoughts and ideas were such that they saw the dangers only, but not elevating their thoughts high enough to understand the true benefits in the gradual processes of Almighty God's everlasting goodness and love, which was working by evolution in the development of those very octopuses called trusts and combinations, which were the stepping-stones that carried us up to the world's present great department store. To go back to the early period of our organization, you no doubt recall a few of the great coöperative individual trusts; one in particular you no doubt were familiar with, which was the originator of the trust idea and absorbed all its competitors. If there were any left in the field, they were so small and insignificant that they were unknown in this part of the country. I allude to the Standard Oil Company, known by

you. They ceased wasting money on advertising, and by the establishment of supply tanks in every city or town of any importance in the country traveling salesmen and their expenses were saved. Their method of organization was coöperative. The men at the head of this vast organization, through the evils of competition, saw very early in their existence that, in order to enjoy perfect safety, they must selfishly arrange with competitive concerns to form an individual coöperative trust. The formation of this great organization resulted in the saving of immense sums of money, which were divided between the consumer and themselves, oil being sold at a very much lower figure than when the individuals operated as separate concerns, having to pay vast sums of money in advertising, insurance, traveling expenses, and other attendant costs, all of which was saved by their consolidation. So was it with the large department stores during your time. They, in their position, were able to operate on a larger basis, having a greater purchasing power. Their business was also on such a vast scale they could utilize their help to better advantage, and they were able, operating as they did, on such a plan, to give their patrons greater benefits than the small individual concerns. You also know, Mr. Brantford, that it was these same broad-minded, progressive, sagacious, and intelligent [illegible] through their abilities in business

affairs, attained positions in life far above the petty individual, who, from his lack of progressive thought, ever stood ready to condemn and destroy by conversation and effort the growth and development of up-to-date enterprises, having for their end the greatest number of benefits to the people. You are aware that shorter hours were required; and as a rule larger salaries were paid by the great enterprises than those paid by small individual concerns. The old-time everlasting competition acted like the sting of insects, causing misery and suffering from failures, bankrupt sales, peddlers, and others so engaged; and these were ever a menace to legitimate dealers. You also know that it was from our progressive business men that colleges, libraries, and other beneficiary institutions came. Mr. Brantford, it was these same sagacious, broad-minded business men who were among the first to join the management of our great Coöperative Association. You know that, as a rule, the truest and noblest men arose from the ranks of the laboring classes; also that the great majority of the heads of those gigantic enterprises started in life as common laborers. The ordinary narrow-minded individual could not understand, at the beginning of the organization of the Coöperative Association, what advantages would accrue to him. The reason for this could be accounted for by the fact that the largest percentage of the human race at your time

looked for quick results. To understand a thing they must see immediate returns. Our Coöperative Association, at the commencement of its business, was started to live and grow. The question of salary was based on the conditions that then existed. You are aware that certain individuals were educated in such a manner that they started in life on a wrong basis; instead of being taught that it was necessary for them, as individuals, to study and criticise their own individual selves, these people always stood ready to criticise the methods of those who by their success in life had shown themselves vastly superior. You can also recall how egotistically men thought they were capable of occupying any position, while you know yourself there were many people trying to fill a position in life for which they were not fitted. How often it was that friends and relatives could not see or understand why they or their connections could not be promoted or did not succeed!"

Mr. Brantford replied, "That is so, for I myself have voted for men to fill positions in city affairs who were not only unqualified intellectually, but were unfit morally for such places."

"Mr. Brantford," said Harry, "these were some of the obstacles that we were obliged to face. The by-laws of our organization, which are clear and simple, clearly state that members [illegible] liable to instant removal for inefficiency, or

other causes that reflect on them as executive officers. You can readily appreciate, Mr. Brantford, that our Coöperative Association appealed to the most intelligent classes. At the beginning of our organization the membership did not increase rapidly. We were blessed in having with us the brains and ability of sensible men, trained by experience to develop our great people's trust, and thoroughly familiar with coöperative methods."

"God be praised that he raised up prophets to lead his people!" exclaimed Mr. Brantford, looking at his watch. Turning to Miss Brown he said, "It is nearly eight o'clock."

They now arose from their seats, and went to their apartments for their outside wraps, it having been arranged that they should visit one of the theatres. The gentlemen appearing with their overcoats, and the ladies having procured their light wraps, they strolled along in couples toward the theatre, which was about five minutes' walk away.

This was a handsome stone and brick structure, grand in its architectural design, so constructed that it harmonized with the other buildings seen at the seashore settlement. Crowds of people were now entering, and joining the throng they were soon seated in the centre of the orchestra chairs. The interior was finished in an artistic manner, and the ventilation provided for

"If they were immoral in character, they believed that everybody else was likewise impure. If a broad-minded individual who had the welfare of his community and people at heart started an enterprise beyond their understanding, they considered it from the individual mercenary standpoint, imagining it to be an impossibility for any one to have an unselfish interest in his fellow men. Again, I have known individuals of rare ability in business life, with but one sordid object in view, and that to gain wealth, who did not hesitate to use their friends solely for the purpose of obtaining this result. I allude to promoters and destroyers of enterprises, who foisted shares upon their friends, causing them financial loss. While such individuals obtained wealth and position at the expense of early friends, there came a time when these promoters themselves became shipwrecked on the rocks of their own building."

"Yes," replied Harry, "there are many such incidents recorded as occurring prior to the formation of our organization."

Miss Brown explained that many of these incidents were used as object lessons during the early period of educating children, and were shown as warning examples to the young men and women growing up. "As a matter of fact, it was but a few years after the formation of our new organization that people realized that it was easier and better to live pure lives than to de-

grade themselves, as had been the case for so many years, and therefore it became no sacrifice to avoid habits that led to destruction."

Mr. Brantford told Miss Brown that, when a child, he committed a wrong act, which he thought necessitated telling a lie, and immediately found that his troubles had only commenced, as it required a continual course of other lies to cover up the first one.

The hour now approaching eleven o'clock, they all retired to their apartments.

CHAPTER XXI

It is the 18th of September, and a glorious day presents itself to the people of the coöperative city.

Our companions are about to join in a triple event. Harry and Alice had for months been engaged to each other; while George and Mabel, closely attached for several years, during the summer trip decided to take the all-important step of their lives; Percy Brantford and Helen Brown, who at the time when they first met, away back in April, discovered a mutual attachment, which continued to grow, had now found it quite impossible to live without each other's companionship. Thus had come about the all-important event which is to transpire this morning. They are to be married quietly in church, after which they have planned a wedding-trip, visiting together the various large cities, stopping at Boston, New York, Washington, Chicago, when they propose to return via Niagara Falls and Montreal, reaching the home city some time late in October.

We will leave our readers to imagine how beautiful such an event must be under a condi-

tion of life enjoyed in a coöperative social existence, operated as a people's trust, all working for each individual, and each individual working for all.

JUST a few lines to the reader, about such a beautiful existence. How delightful it would be if all were so educated that we could learn the true meaning of Christ's idea of brotherly love, turning our energies upon conditions as they exist about us, applying our thoughts, abilities, and means to the elevation of the character and surroundings of life! To do this it is necessary that we first study our own individual selves, removing the petty, personal ideas that cause us to imagine that we are fitted for something better than actually we are able to perform. How many of us have conceived some method of reform, and contend that those around us should subject themselves to what seems to us personally the only right method!

We need to be open to conviction, allowing our own minds a freedom so that they are ever ready to accept truth, which to-day is spreading itself, through the infinite wisdom and power of Almighty God, lifting people to higher aspirations and greater deeds, which ultimately will result in the heavenly existence so beautifully illustrated in this story. Therefore, let us join

hands in coöperation, giving our hearts to Almighty God, who is the Creator of all things. Let us, as individuals, seek our aid directly from him, praying continually for wisdom and knowledge, striving by a practical life to imitate that example which is exalted by all believers in Jesus Christ.

Only through a coöperative movement can we live a practical gospel, or is it possible to create God's will on earth as preachers have led their congregations to believe could be done. Let us join the new twentieth-century movement of coöperation, uniting under one organization, or people's trust, throwing aside individual creeds, and recognizing the one standard, advanced in the simple teachings of Jesus Christ, that great commandment, "Thou shalt love the Lord thy God with all thy heart," by practicing in every-day life truth and love for our neighbor.

The Coöperative Association of America is organized on business principles, and, unlike any of its preceding coöperations and individual trusts, it offers to every member a copartnership. Its principles are to provide constant labor and permanent homes, ever caring for every need of its members. Its methods are such that the unjust division of profit, which now creates so much suffering and misery, through coöperative ownership shall be removed. Let us join such a movement having faith that by our energies we can

and will create on this earth, which is the most beautiful and only world that living man has yet seen or knows anything about, a true heavenly existence, operated under a social coöperative system as one great people's trust.

FOUNDERS' ISSUE.

THE WORLD A DEPARTMENT STORE.

The reader is invited to assist in the formation of the Treasury Department, the centre of the organization, and we solicit funds that will enable us to perfect the enterprise, advertise it, and promote its growth.

Mr. Peck donates every dollar made by the sale of the book, and invites all others who believe in *coöperation* to assist by donating such sums of money as they wish, and hopes for their hearty *coöperation* in managing its affairs.

An *Edition de Luxe* will be published, to be known as "The Founders' Issue," in which will be printed the names of all subscribing to this fund, and signed by the author.

The one donating the largest amount to this Treasury Department by March, 1901, will receive copy *Number One* of the book, and they will be sent in consecutive order, according to the amounts subscribed.

For $5.00 subscribed, a copy of the *Edition de Luxe* will be sent to you and your name printed among the founders and engrossed upon the rolls.

Be one of us, and let your posterity have the satisfaction of knowing that you were among the first to establish the Treasury Department of the Coöperative Association of America.

Send donations and inquiries for information to Bradford Peck, Lewiston, Maine.

The money, which will be held in trust by Mr. B. Peck, can be sent by certified check, post-office money order, or express order payable to him, for which [illegible] ment and receipt will be given.

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